 **LWEAK**  
B U Z Z

MAKES YOU BRAND





**Quality  
Delivered  
On Time,  
Every Time**





# 360 Degree Marketing




A man with a beard and glasses, wearing a blue suit jacket over a white shirt, is shown from the chest up, clapping his hands and smiling broadly. He is positioned on the left side of the image. The background is a dark, textured wall with a grid pattern and various faint icons related to business and technology.

# Your Satisfaction

# Services *Spectrum*


Pioneering Digital Solutions Beyond Boundaries

A red circular icon containing a white line-art representation of a search engine, a magnifying glass, and a bar chart.


Search Engine Optimization

A red circular icon containing a white line-art representation of a hand holding a pencil, a speech bubble with a hashtag, and a heart.


Graphic Design

A red circular icon containing a white line-art representation of a document with a pencil and a checkmark.

Poster & Flyer Design

A red circular icon containing a white line-art representation of a hand holding a pencil, a speech bubble with a hashtag, and a heart.

Award Submissions Design

A red circular icon containing a white line-art representation of a computer monitor displaying a play button and a graph.


Emailer Design

A red circular icon containing a white line-art representation of a computer monitor displaying a play button and a graph.

Character Design

A red circular icon containing a white line-art representation of a document with a pencil and a checkmark.

CV Design

A red circular icon containing a white line-art representation of a microphone and a speech bubble.

Social Media Platforms Management

# Services Spectrum Continued...


Pioneering Digital Solutions Beyond Boundaries

A red circular icon containing a white line-art illustration of a computer monitor with a bar chart and a magnifying glass over it.

Website Audit

A red circular icon containing a white line-art illustration of a megaphone, a speech bubble with a heart, and a speech bubble with a checkmark.


Online Reputation Management

A red circular icon containing a white line-art illustration of a document with a pencil and a checkmark.


Quora Management

A red circular icon containing a white line-art illustration of a hand holding a pen, with a circular arrow and a square indicating a frame.


2D Animation

A red circular icon containing a white line-art illustration of a computer monitor with a play button and a speech bubble.

LinkedIn Management

A red circular icon containing a white line-art illustration of a computer monitor with a play button and a speech bubble.

Frame by Frame Animation

A red circular icon containing a white line-art illustration of a hand pointing to a document with a speech bubble.

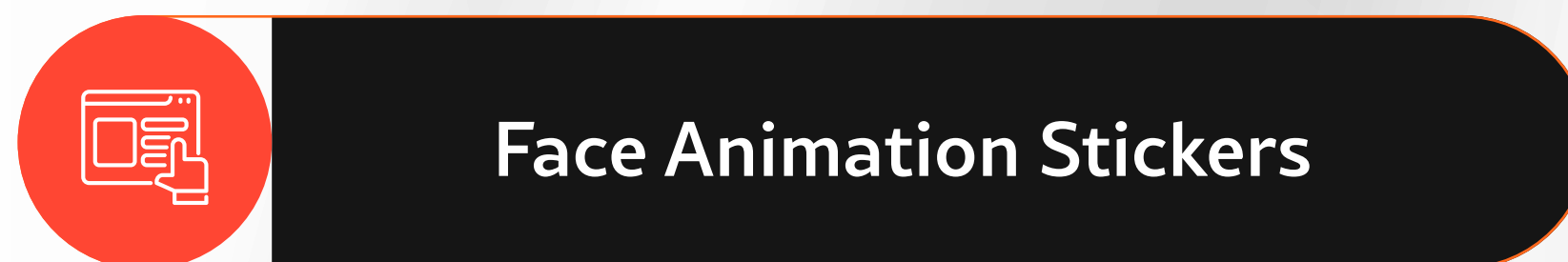
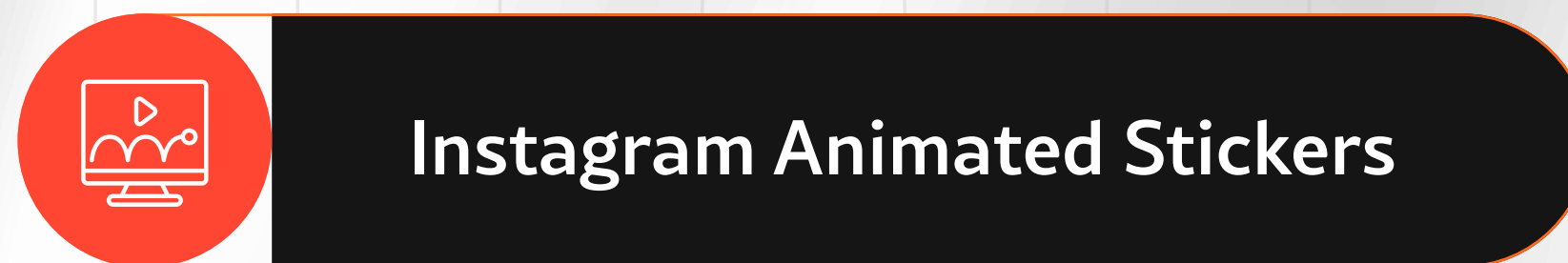
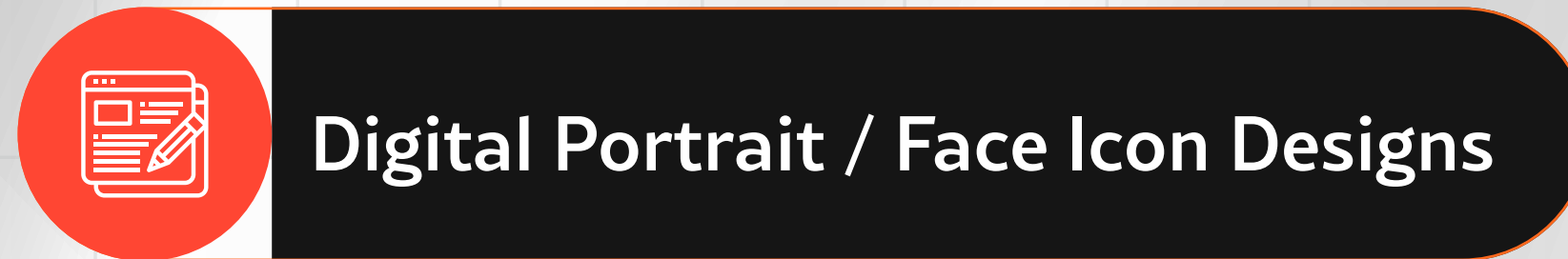
Voice Over

A red circular icon containing a white line-art illustration of a microphone and a speech bubble.

Video Editing

# Services *Spectrum* Continued...

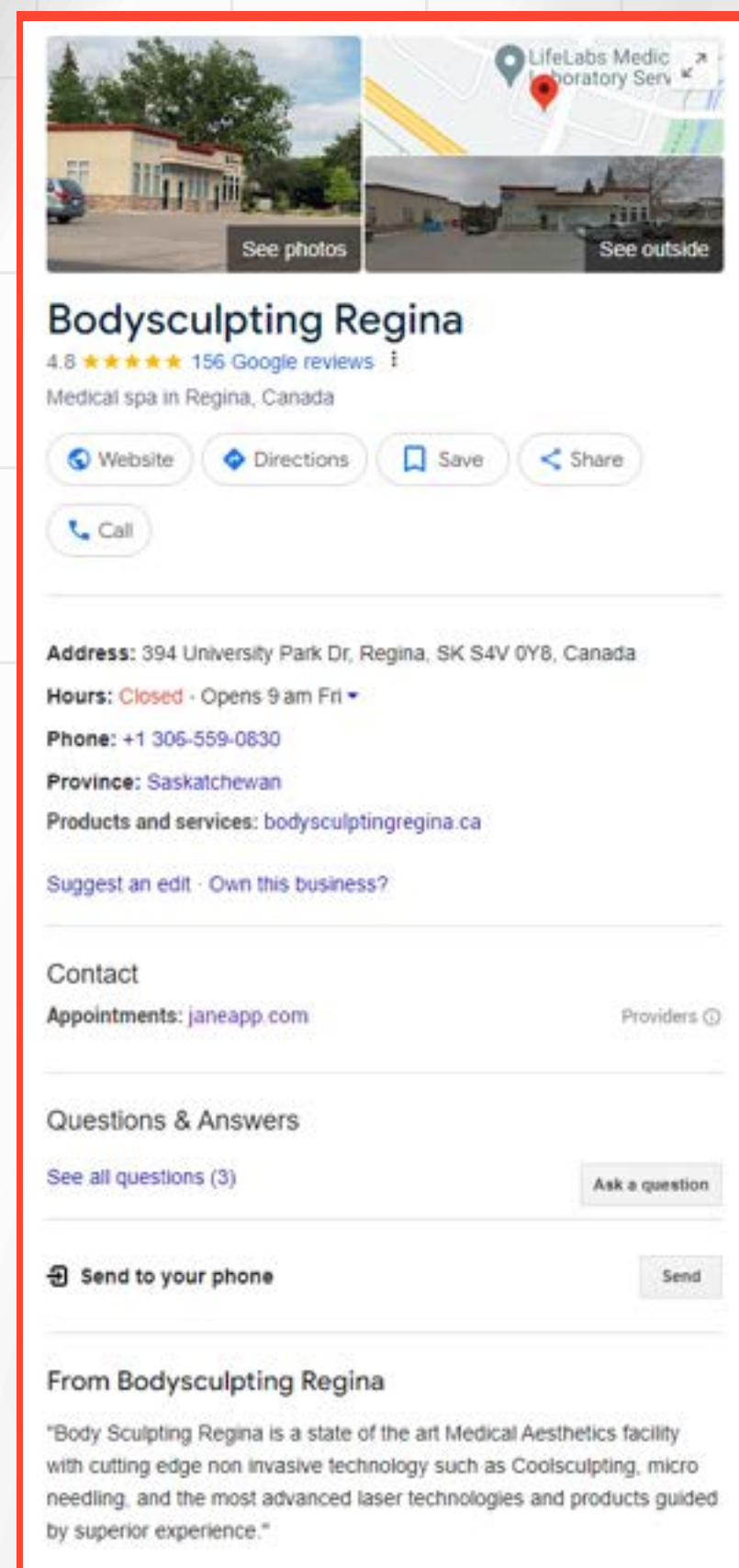
Pioneering Digital Solutions Beyond Boundaries



# Search Engine Optimization

Helps to find you online....

## GMB



**Bodysculpting Regina**  
 4.8 ★★★★★ 156 Google reviews  
 Medical spa in Regina, Canada

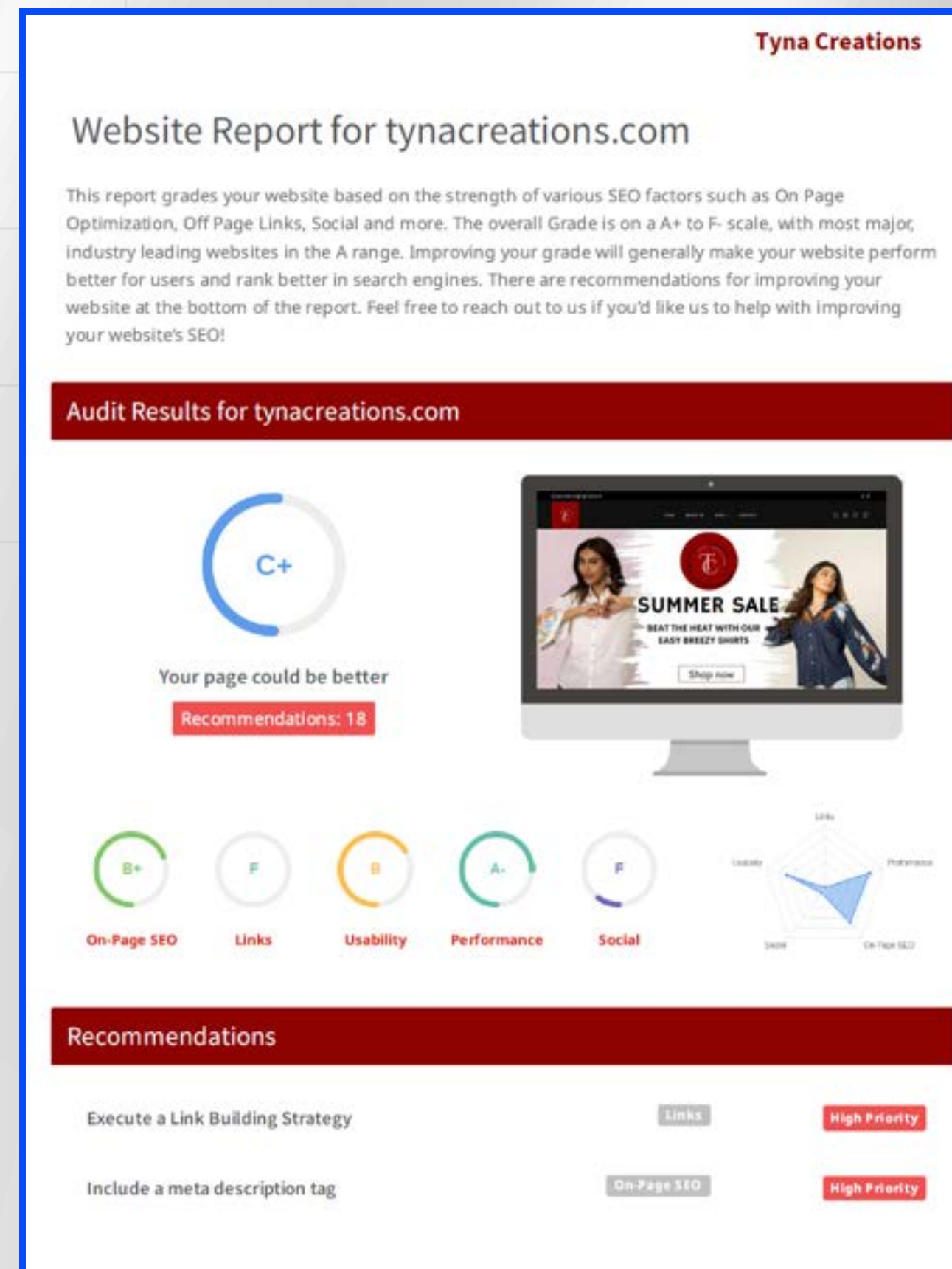
Address: 394 University Park Dr, Regina, SK S4V 0Y8, Canada  
 Hours: Closed - Opens 9 am Fri  
 Phone: +1 306-559-0830  
 Province: Saskatchewan  
 Products and services: bodysculptingregina.ca

Contact  
 Appointments: janeapp.com

Questions & Answers  
 See all questions (3)

From Bodysculpting Regina  
 "Body Sculpting Regina is a state of the art Medical Aesthetics facility with cutting edge non invasive technology such as Coolsculpting, micro needling, and the most advanced laser technologies and products guided by superior experience."

## Website Audit



**Website Report for tynacreation.com**  
 June 13, 2024

This report grades your website based on the strength of various SEO factors such as On Page Optimization, Off Page Links, Social and more. The overall Grade is on a A+ to F- scale, with most major, industry leading websites in the A range. Improving your grade will generally make your website perform better for users and rank better in search engines. There are recommendations for improving your website at the bottom of the report. Feel free to reach out to us if you'd like us to help with improving your website's SEO!

**Audit Results for tynacreation.com**

Your page could be better  
 Recommendations: 18

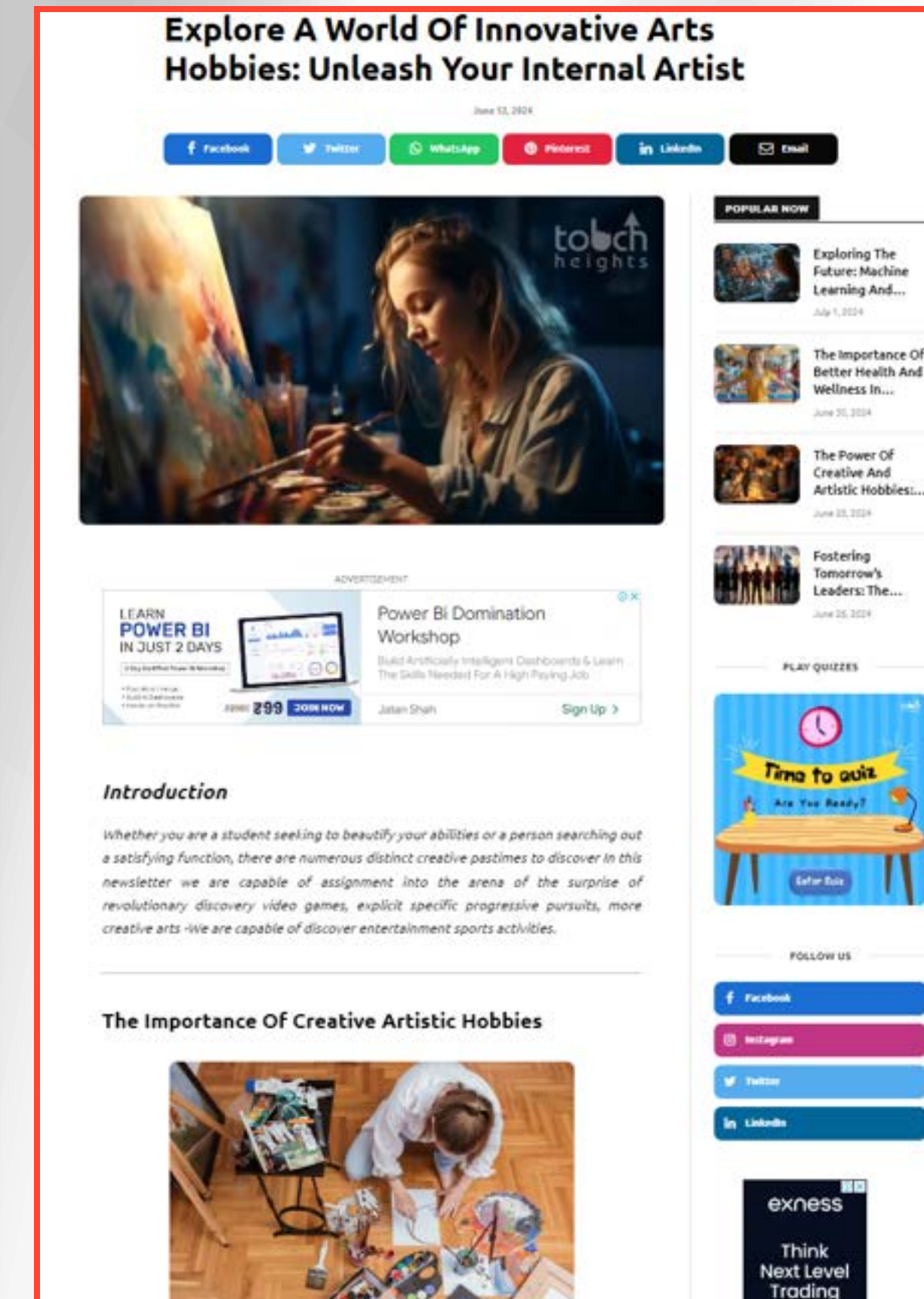
Overall Grade: C+

On-Page SEO	Links	Usability	Performance	Social
B+	F	B	A-	F

**Recommendations**

- Execute a Link Building Strategy (Links, High Priority)
- Include a meta description tag (On-Page SEO, High Priority)

## Article Writing



**Explore A World Of Innovative Arts Hobbies: Unleash Your Internal Artist**  
 June 13, 2024

POPULAR NOW

- Exploring The Future: Machine Learning And...
- The Importance Of Better Health And Wellness In...
- The Power Of Creative And Artistic Hobbies...
- Fostering Tomorrow's Leaders: The...

PLAY QUIZZES

**Time to quiz**  
 Are You Ready?

**Introduction**

Whether you are a student seeking to beautify your abilities or a person searching out a satisfying function, there are numerous distinct creative pastimes to discover in this newsletter we are capable of assignment into the arena of the surprise of revolutionary discovery video games, explicit specific progressive pursuits, more creative arts -we are capable of discover entertainment sports activities.

**The Importance Of Creative Artistic Hobbies**

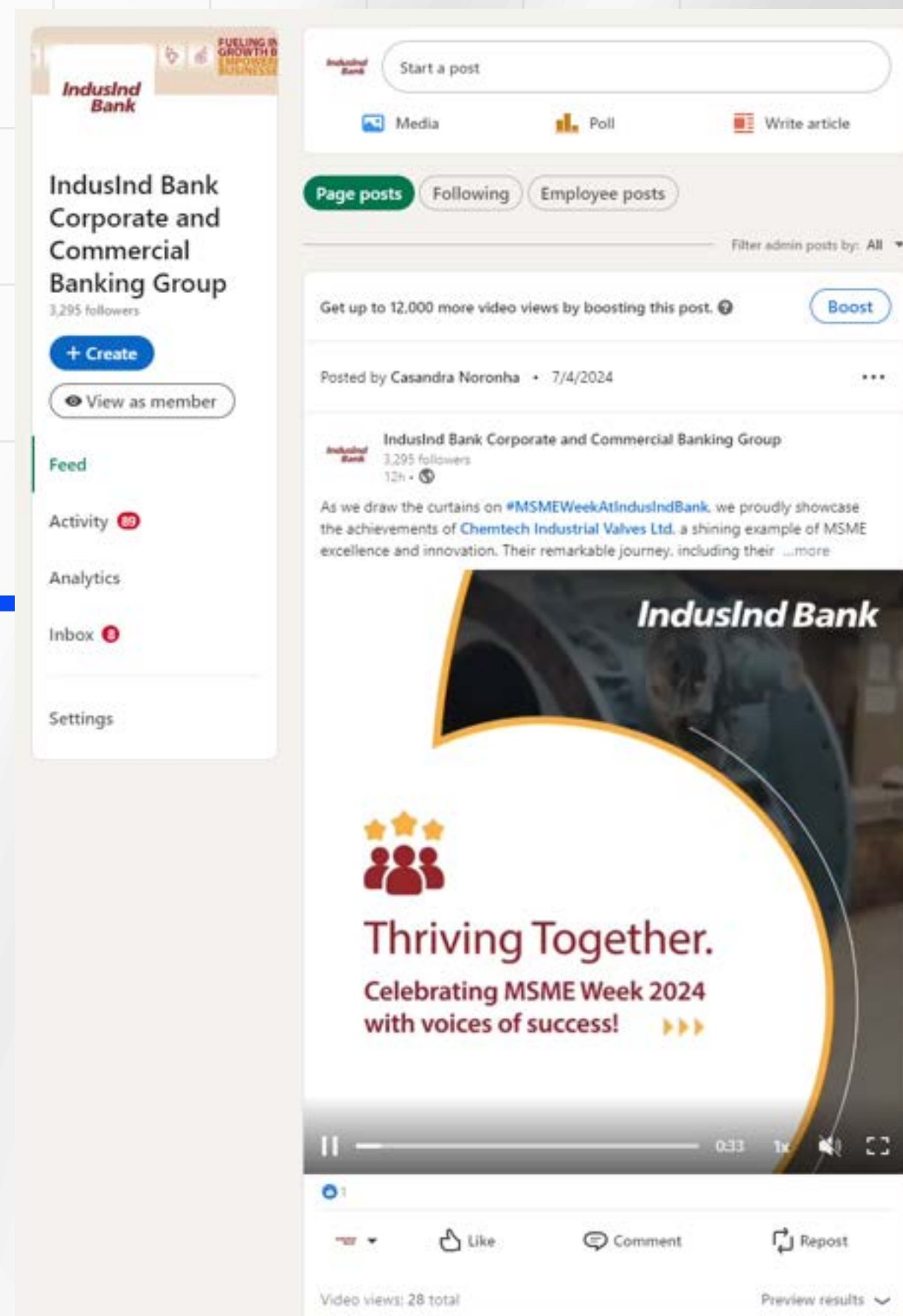
exness  
 Think Next Level Trading



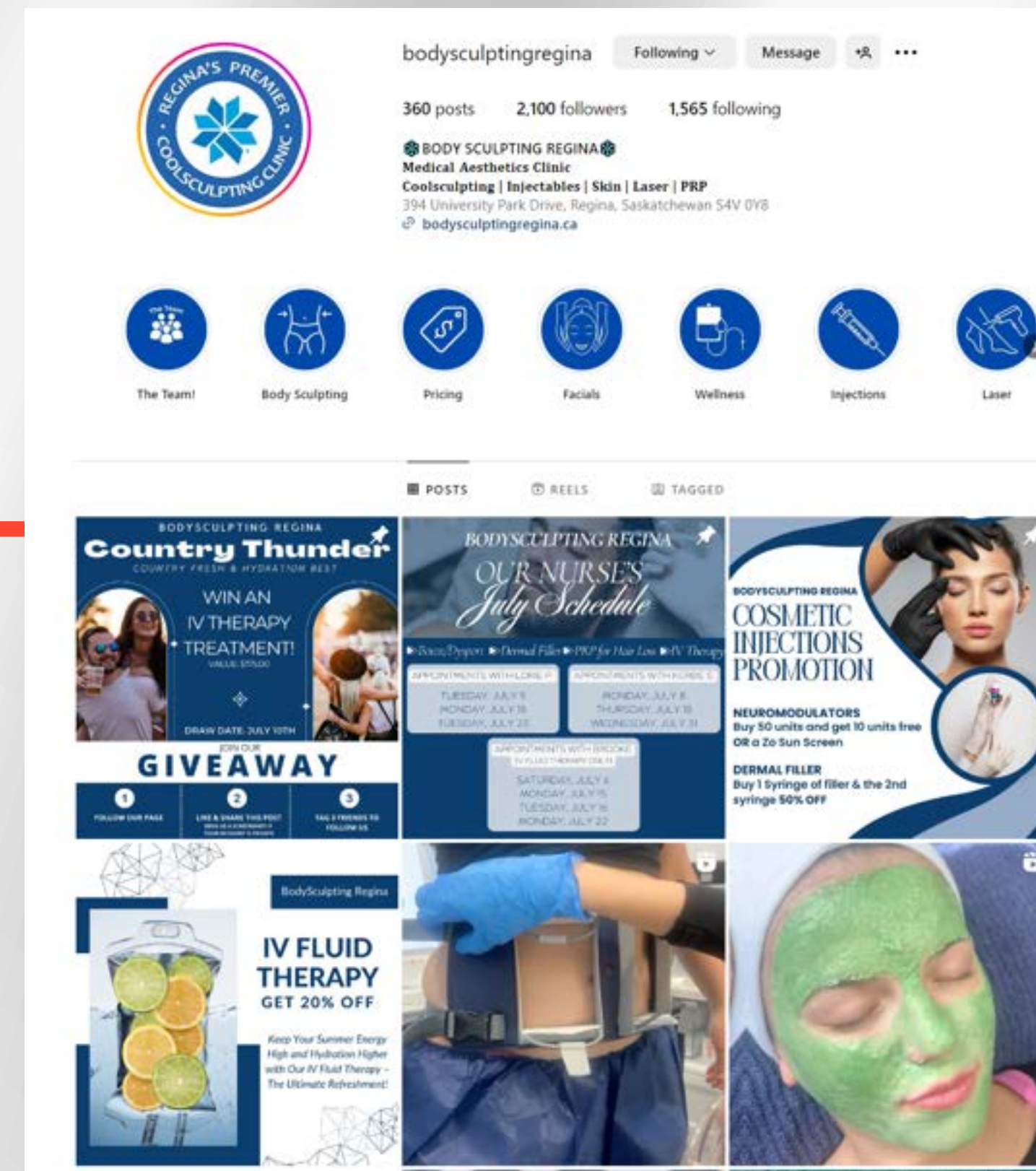
# Social Media Platforms Management

Stay active on social platforms...

## LinkedIn



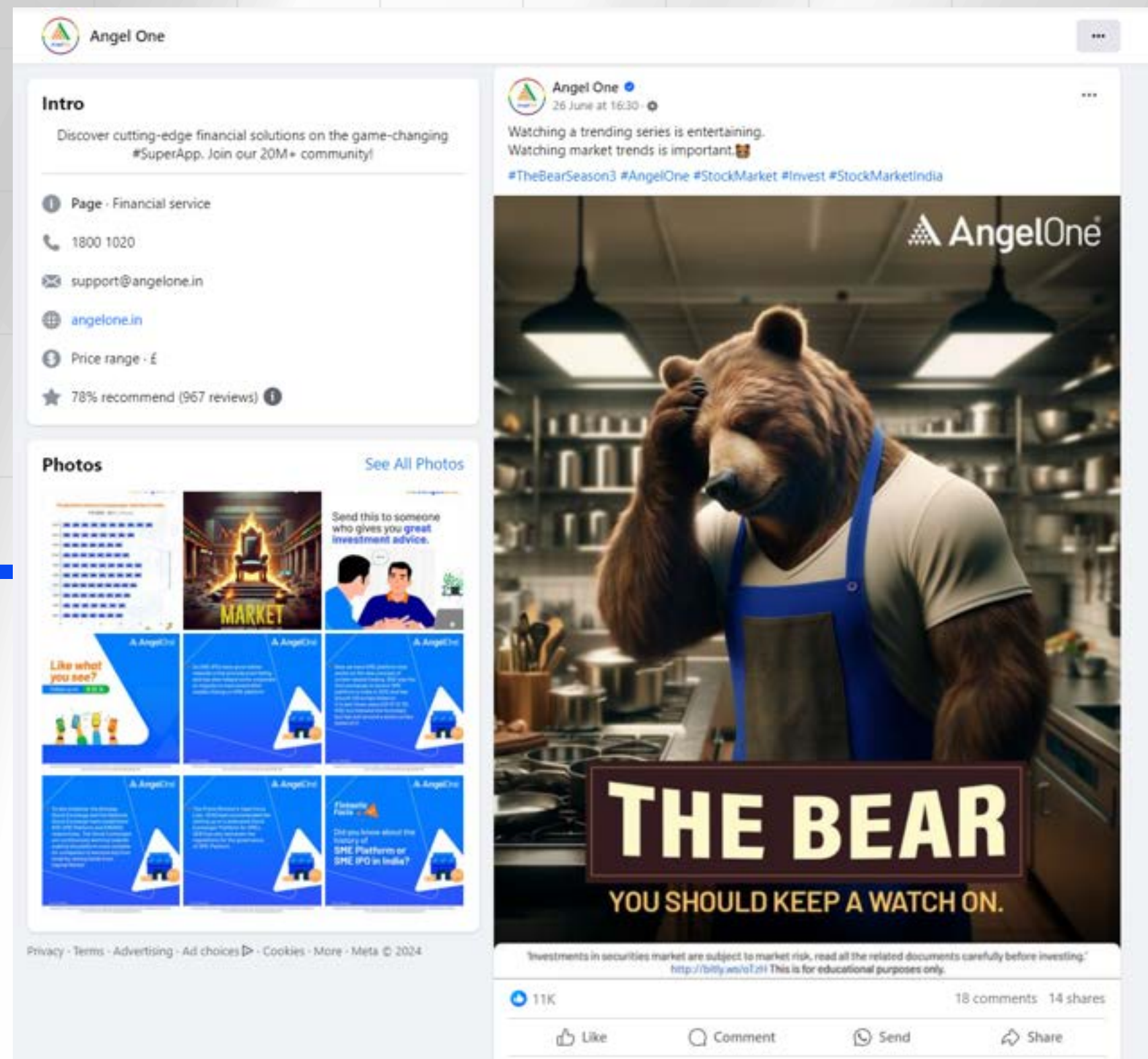
## Instagram



# Social Media Platforms Management

Stay active on social platforms...

## Facebook



**Angel One**  
425,261 subscribers

**Intro**  
Discover cutting-edge financial solutions on the game-changing #SuperApp. Join our 20M+ community!

**Page** · Financial service  
1800 1020  
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Price range · ₹  
78% recommend (967 reviews)

**Photos** See All Photos

Send this to someone who gives you great investment advice.

Like what you see?

Did you know about the new SIP Platform or STC IPO in India?

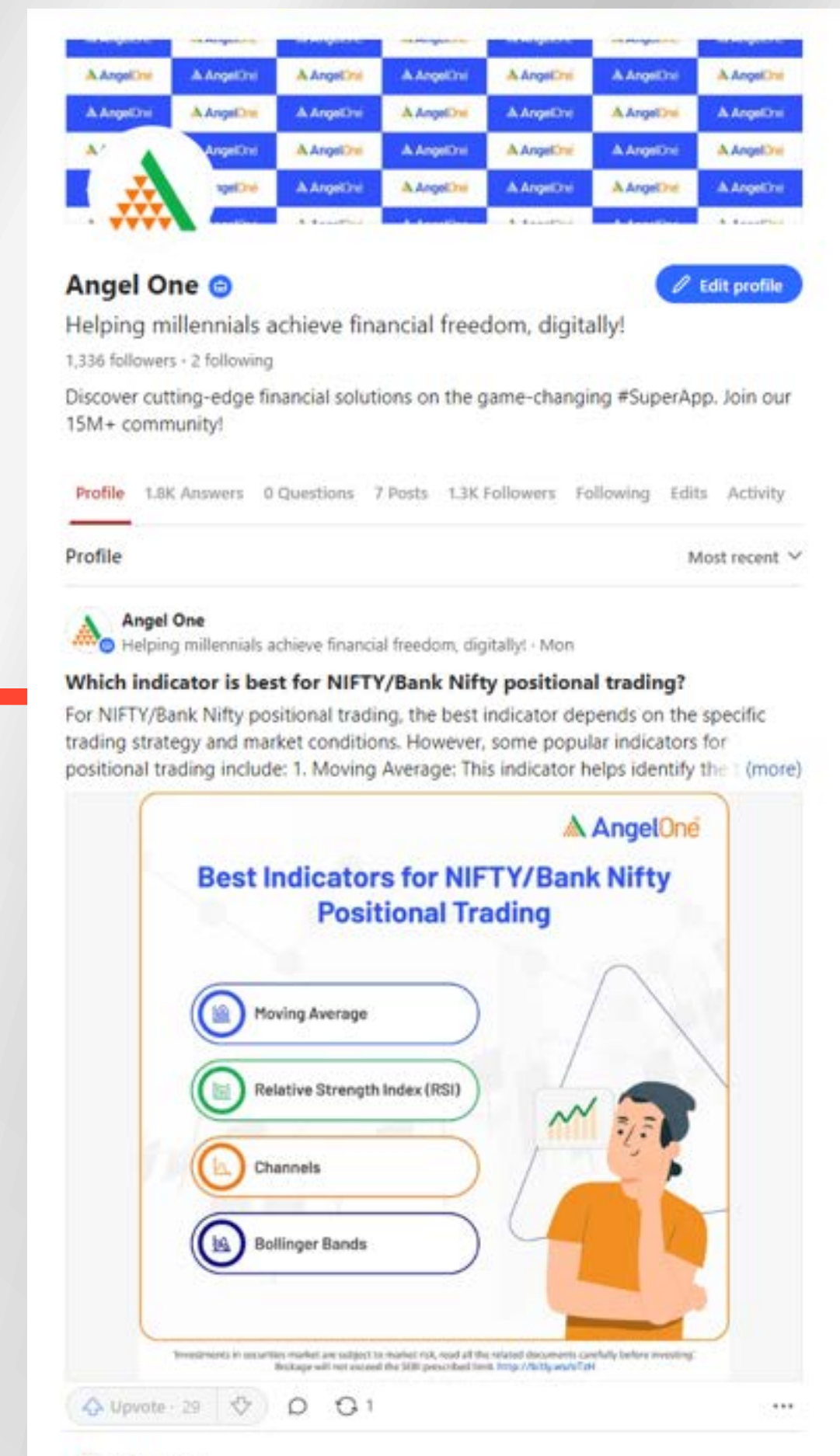
**THE BEAR**  
YOU SHOULD KEEP A WATCH ON.

Watching a trending series is entertaining. Watching market trends is important. 🐻  
#TheBearSeason3 #AngelOne #StockMarket #Invest #StockMarketIndia

Investments in securities market are subject to market risk, read all the related documents carefully before investing. <http://bitly.ws/o1z1> This is for educational purposes only.

11K likes · 18 comments · 14 shares

## Quora



**Angel One** · Helping millennials achieve financial freedom, digitally! · Mon

1,336 followers · 2 following

Discover cutting-edge financial solutions on the game-changing #SuperApp. Join our 15M+ community!

Profile 1.8K Answers 0 Questions 7 Posts 1.3K Followers Following Edits Activity

Profile Most recent

**Which indicator is best for NIFTY/Bank Nifty positional trading?**  
For NIFTY/Bank Nifty positional trading, the best indicator depends on the specific trading strategy and market conditions. However, some popular indicators for positional trading include: 1. Moving Average: This indicator helps identify the (more)

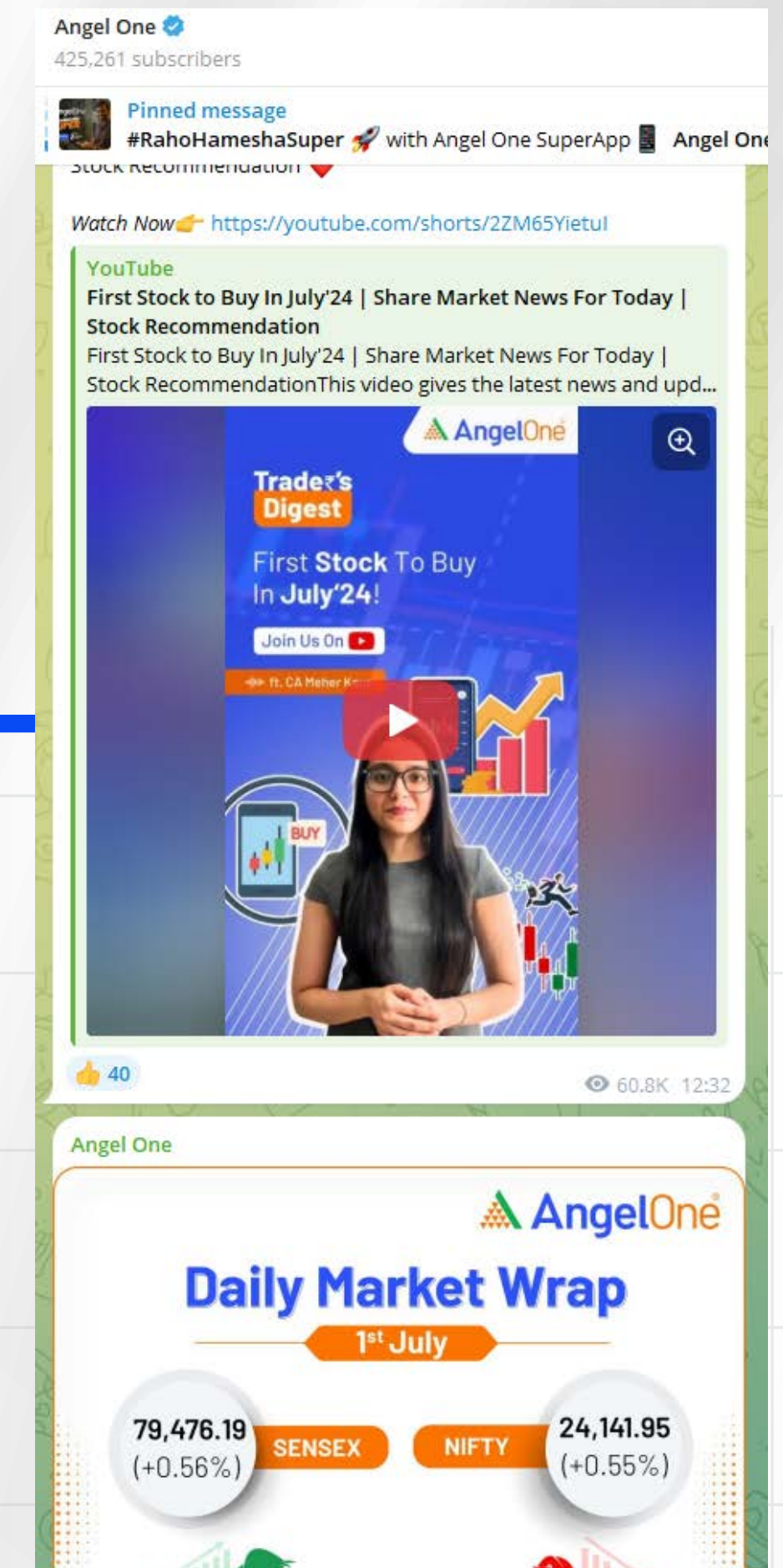
**Best Indicators for NIFTY/Bank Nifty Positional Trading**

- Moving Average
- Relative Strength Index (RSI)
- Channels
- Bollinger Bands

Investments in securities market are subject to market risk, read all the related documents carefully before investing. <http://bitly.ws/o1z1> This is for educational purposes only.

Upvote · 29 · 1

## Telegram



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**Pinned message**  
#RahoHameshaSuper with Angel One SuperApp Angel One  
Stock recommendation

Watch Now <https://youtube.com/shorts/2ZM65Yietul>

**YouTube**  
First Stock to Buy In July'24 | Share Market News For Today | Stock Recommendation  
First Stock to Buy In July'24 | Share Market News For Today | Stock Recommendation This video gives the latest news and upd...

**Trade's Digest**  
First Stock To Buy In July'24!  
Join Us On YouTube  
Dr. CA Meher K...

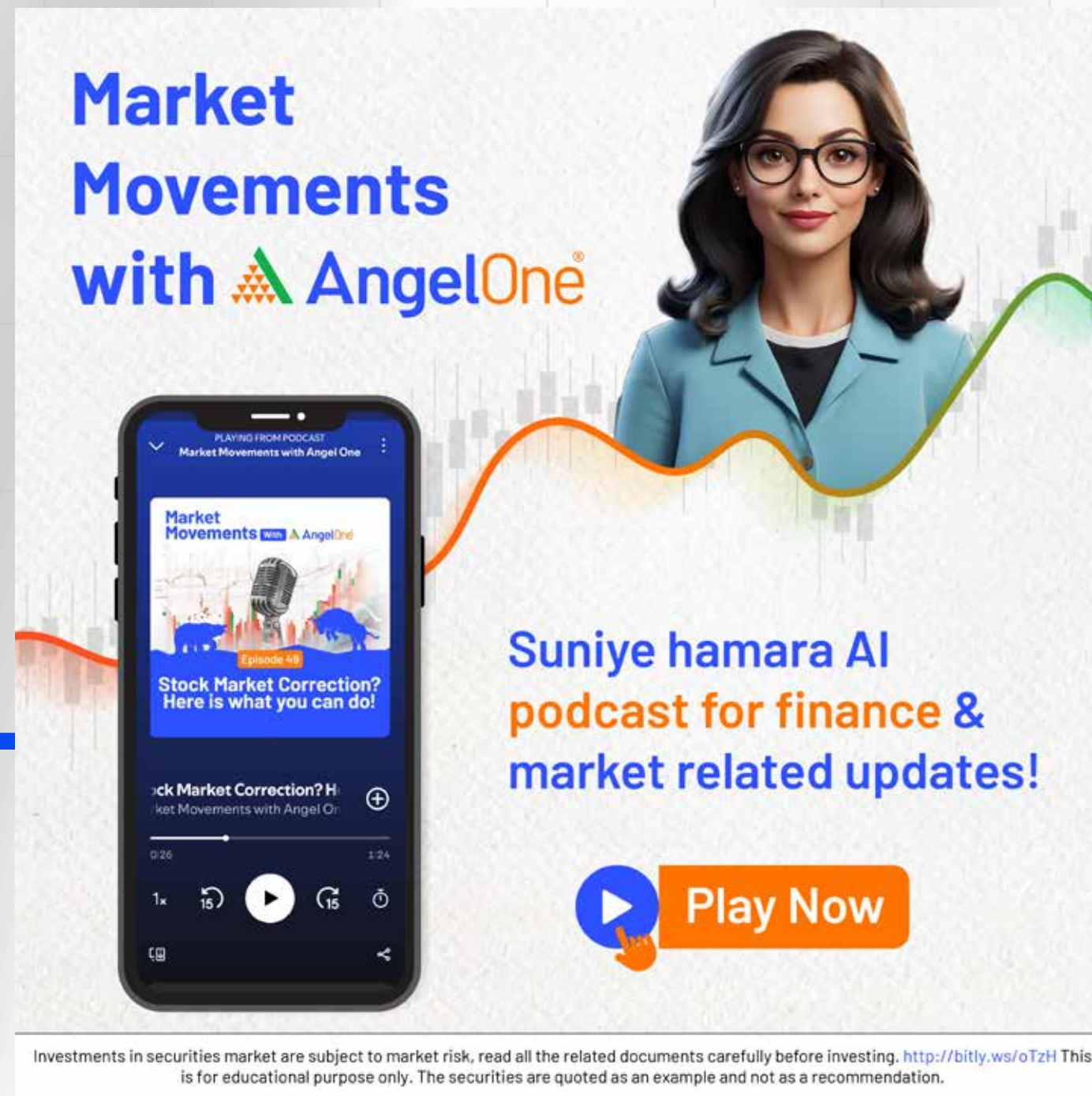
40 likes · 60.8K views · 12:32

**Daily Market Wrap**  
1<sup>st</sup> July

79,476.19 (+0.56%) SENSEX    24,141.95 (+0.55%) NIFTY

# Graphic Design

Elevates your visual identity with stunning designs...



**Market Movements with AngelOne**

Suniye hamara AI podcast for finance & market related updates!

**Play Now**

Investments in securities market are subject to market risk, read all the related documents carefully before investing. <http://bitly.ws/oTzH> This is for educational purpose only. The securities are quoted as an example and not as a recommendation.



**fyn | Kotak Mahindra Bank**

### The Journey for fyn

- Oct 2021**  
Pilot trade module launch
- March 2022**  
Trade module launch for all customers
- March 2023**  
Full-fledged portal with Trade, Account services, Payment & Collections products
- June 2023**  
Relaunch of revamped mobile banking app- Kotak fyn App.



**fyn | Kotak Mahindra Bank**

**Myth**

Business banking requires branch visits.

1 2

BANK

**Reality**

Switch to **Kotak fyn** and bank seamlessly from anywhere!

# Graphic Design Continued...

Elevates your visual identity with stunning designs...



# Graphic Design Continued...

Elevates your visual identity with stunning designs...



 **kotak**  
Kotak Mahindra Bank



**fyn Trade Portal**  
*Digital Awareness Drive*

Dear Team,

I am delighted to announce the launch of the fyn trade portal digital awareness drive, starting March 2024.

Throughout this initiative, you will receive informative emailers from the official fyn email ID - [fyn@kotak.com](mailto:fyn@kotak.com), providing valuable insights into the various services offered under the fyn trade portal.

At the culmination of this drive, we have an exciting contest lined up for all of you. Let's make this digital awareness drive a success by actively engaging in the contest and seizing the opportunity to win some fantastic prizes.

Your participation is crucial in making this initiative impactful and contributing to the success of the fyn trade portal.

I look forward to a highly engaging and successful awareness drive.

**Warm Regards**  
**Paritosh Kashyap**  
**President & Head - Wholesale Banking Group**  
**Kotak Mahindra Bank**

Strictly for internal circulation only



**THIS IPL SEASON**



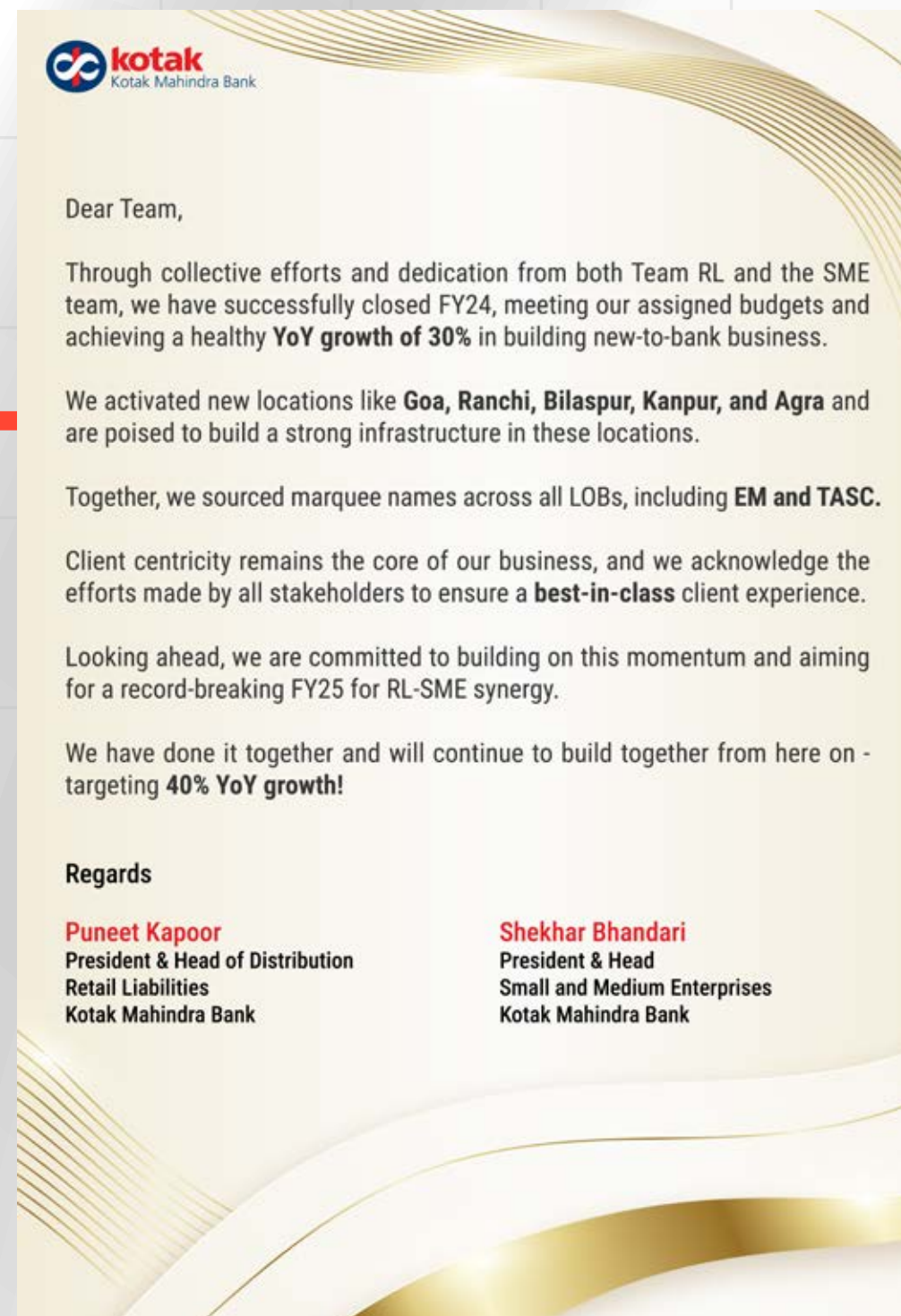
**WE ARE HITTING IT BIG**

 **TATA IPL**  
ASSOCIATE PARTNER

 **AngelOne**  
ASSOCIATE PARTNER

# Graphic Design Continued...

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**kotak**  
Kotak Mahindra Bank

Dear Team,

Through collective efforts and dedication from both Team RL and the SME team, we have successfully closed FY24, meeting our assigned budgets and achieving a healthy **YoY growth of 30%** in building new-to-bank business.

We activated new locations like **Goa, Ranchi, Bilaspur, Kanpur, and Agra** and are poised to build a strong infrastructure in these locations.

Together, we sourced marquee names across all LOBs, including **EM and TASC**.

Client centricity remains the core of our business, and we acknowledge the efforts made by all stakeholders to ensure a **best-in-class** client experience.

Looking ahead, we are committed to building on this momentum and aiming for a record-breaking FY25 for RL-SME synergy.

We have done it together and will continue to build together from here on - targeting **40% YoY growth!**

Regards

**Puneet Kapoor**  
President & Head of Distribution  
Retail Liabilities  
Kotak Mahindra Bank

**Shekhar Bhandari**  
President & Head  
Small and Medium Enterprises  
Kotak Mahindra Bank



**kotak**  
Kotak Mahindra Bank

*Applicable to - Gujarat, Maharashtra and Karnataka states only*

### Features

- Term Loan facility up to 15 Lakhs**
- Collateral: Residential and commercial properties**

*Apply Now & Take your business to new heights!*

Sales officer Name:  
Sales officer Contact Number:



**IndusInd Bank**

**Indus PAYWEAR**  
Any Card. One Wearable.

**IndusInd Bank**  
IT'S TIME TO CHANGE THE WAY YOU PAY!

- Tap & Pay
- Go cardless, anytime, anywhere
- Switch between IndusInd Bank Debit/Credit Cards
- Same Security & Rewards of the linked card

**Aegis Graham Bell Award Nomination by IndusInd Bank**  
**Category: Innovation in Banking for Indus PayWear**

Submitted on 3rd May 2024

# Graphic Design Continued...

Elevates your visual identity with stunning designs...

Hi [Customer Name],

Boost your trading edge by joining Angel One's Telegram Channel, a curated space for all things investing and trading.

Over 4 Lakh people are following us on Telegram. **Are you?**

- Daily Market Wrap**  
Learn about the top gainers and top losers
- Sectors Of The Day**  
Find out about sectoral highs and lows
- Around The Globe**  
Discover the market trends from around the globe
- Mood Of The Market**  
Understand the dynamics of the financial markets
- Market Metrics**  
Get a weekly overview of the key market events and news

And a lot more...

Don't miss out! Join our Telegram community now.

[Join Now](#)

Best,  
The Angel One Team



## Kotak Mahindra Bank Becomes India's First Bank Clearing Member To Clear Commodity Derivative Trades Of FPI

**Vivek Jain**  
Senior Executive  
Vice President & Head, Human Resources

**BIO**

Vivek Jain has been a key figure in creating synergies among diverse financial teams at Kotak Bank, leading to significant growth. He has enhanced customer productivity and profitability through the development of advanced negotiation skills training programs. His commitment to leadership extends to his pursuit of a PhD in Human Resources with a focus on career adaptability, alongside contributing to academic literature.

He possesses strategic leadership skills, including a strong P&L focus, a high digital quotient, and a broad industry network. He has adeptly managed organizational restructuring and provided leadership coaching, while navigating HR challenges during critical periods such as mergers and acquisitions.

His academic pursuits are marked by his role as a research scholar and his achievements as a gold medalist. His interest in developmental psychology and human resources development is augmented by his certification in coaching from the International Coaching Federation.

**EXPERTISE**

- Created synergies among diverse financial teams at Kotak Bank, leading to a CAGR of 18%.
- Developed advanced negotiation skills training programs to enhance customer productivity and profitability.
- Committed to leadership through pursuit of a PhD in Human Resources, focusing on career adaptability and contributing to academic literature.
- Exhibited strategic leadership skills, with a strong P&L focus, a high digital quotient, and a broad industry network.
- Managed organizational restructuring and provided leadership coaching, navigating HR challenges during critical periods such as mergers and acquisitions.

**EXPERIENCE**

- Led HR support across various banking sectors, driving operational excellence and employee retention.
- Directed HR operations across global regions, aligning strategies for clients in diverse sectors.
- Built significant synergy between various financial teams at Kotak Bank, supporting a CAGR of 18% and a P&L of 1.6bn USD.
- Improved per customer productivity and corporate asset book NIMs through advanced training on negotiation skills.
- Remembered as a transformational CD leader at Kotak Securities, leading Customer Service, HR & Admin from 2013 to 2017.
- Launched talent pipeline framework in 2010 in the bank, currently used from MD level downwards.
- Worked on the ESG framework for Kotak Bank.

**EDUCATION**

- Pursued a PhD in Human Resources Development with a focus on career adaptability, demonstrating commitment to understanding and facilitating workforce agility.
- Graduated as a Gold Medalist from the International Management Institute with an MBA in HR.
- Started a PhD at International Management Institute, Bhuzarichowr in August 2020, with an impressive 8.23 CGPA.

**PROFESSIONAL AFFILIATIONS**

- Spokeheaded HR initiatives at Kotak Mahindra, steering the alignment of human capital with strategic corporate objectives.
- Recognized as a thought leader in talent management, fostering meaningful connections to talent retention and development.
- Contributed significant insights in pharmaceuticals and business process outsourcing prior to banking.
- Participated actively in national skill development and livelihood initiatives.
- Attained a Professional Certified Coach (PCC) credential, affirming his expertise in coaching and leadership development.

**ACTIVITIES AND INTERESTS**

- Engaged in competitive air pistol shooting and nurtured the career paths of the youth.
- Explored interests in traveling and cooking, indicating a multi-faceted personality.
- Served on the CI national committee for Skill Development & Livelihood, India.

**ADDITIONAL EXPERIENCE AND ACHIEVEMENTS**

- Began his career in Pharma at Eli Lilly, awarded for outstanding sales performance in 1995.
- Joined Lupin as a Management Trainee post-MBA, and conducted successful wage negotiations with the Sales Union.
- Headed HR for a 24x7 manufacturing pharma plant in Mandideep, Shropal, maintaining a zero union-strike record.
- Distinguished as an award-winning HR leader at Genpact, achieving the lowest attrition rates and driving high-impact process improvements.
- Managed regional HR teams at Delix, Dublin, Dulian & Manila for Cadbury, Serco, Plixer, and eTrade BPO units.

**SME Newsletter**

**Dear Team,**

As we embark on another exciting month, I want to reflect on our journey and the incredible strides we've made together. Our focus this month is not just on achieving our goals but also on celebrating the dedication and expertise that each one of you brings to our SME banking division.

**Focus of the Month: Team Spotlight**

This month, we turn the spotlight on the extraordinary efforts of our SME team. Each member's dedication and expertise are pivotal in driving the growth and success of Kotak in the SME sector. With a 20% contribution to advances and a 3% market share, our team is set to scale up business and bridge the gap with industry peers.

Now, let's explore how these efforts align with the broader market dynamics.

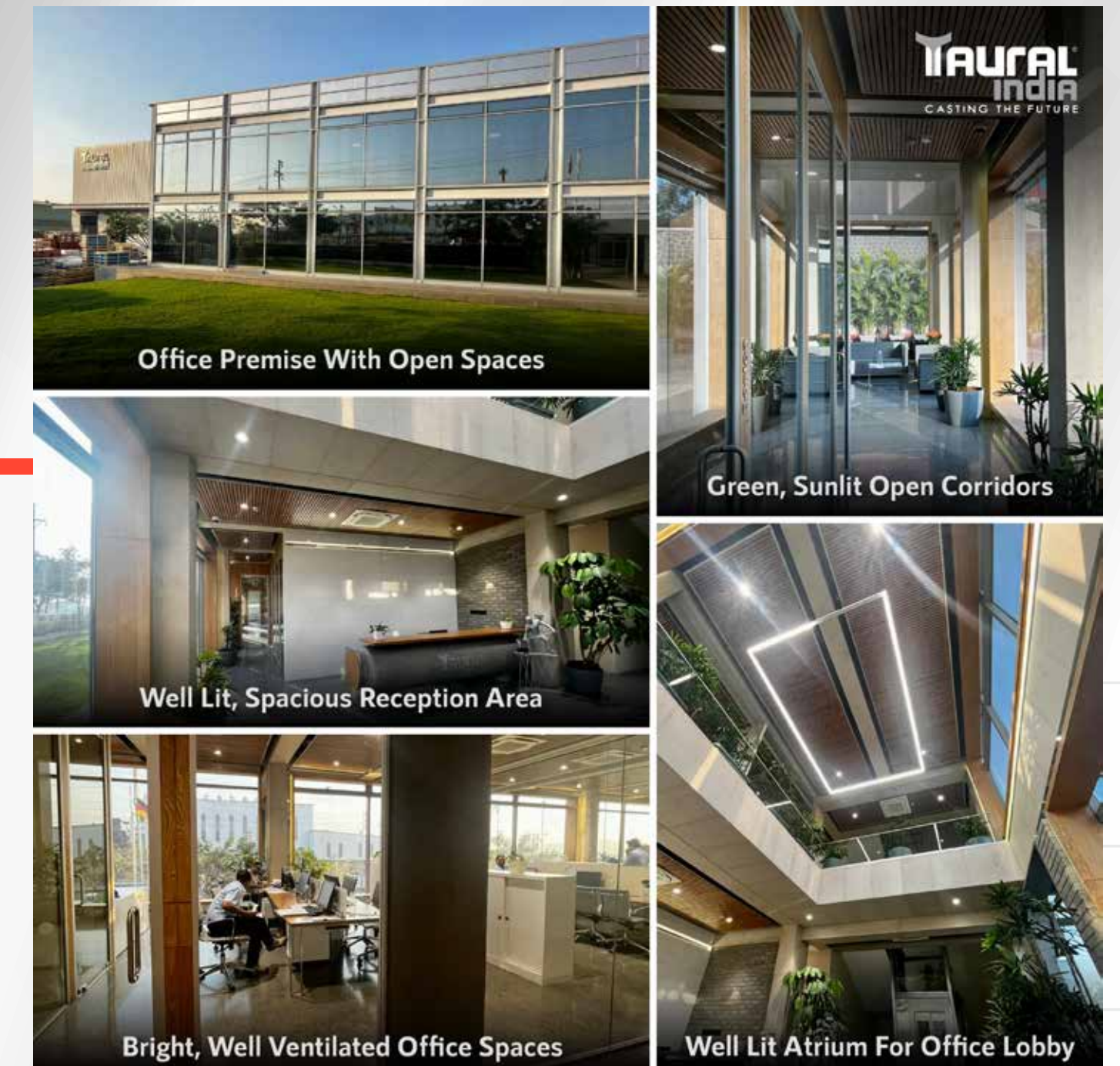
**News/Trends in the Industry**

The banking industry is witnessing a transformative phase with a sharpened focus on SMEs. Recognized as the future of India's economic growth, SMEs are evolving in their banking needs. They seek not just tailor-made products but also a seamless and convenient banking experience. The key to success lies in integrating digital solutions with traditional banking services.

As we keep pace with these trends, we're excited to introduce some innovative changes in our platforms.

# Graphic Design Continued...

Elevates your visual identity with stunning designs...





# Graphic Design Continued...

Elevates your visual identity with stunning designs...



**tree ni**  
Reimagining Sustainability

## ESG Standards And Frameworks That Enterprises Should Prioritise With Suppliers

### ESG Frameworks

- UN Global Compact
- Carbon Disclosure Project (CDP)
- Ecovadis
- Task Force on Climate-related Financial Disclosures (TCFD)
- Business Responsibility and Sustainability Reporting (BSRS)
- WEF Stakeholder Capitalism Metrics

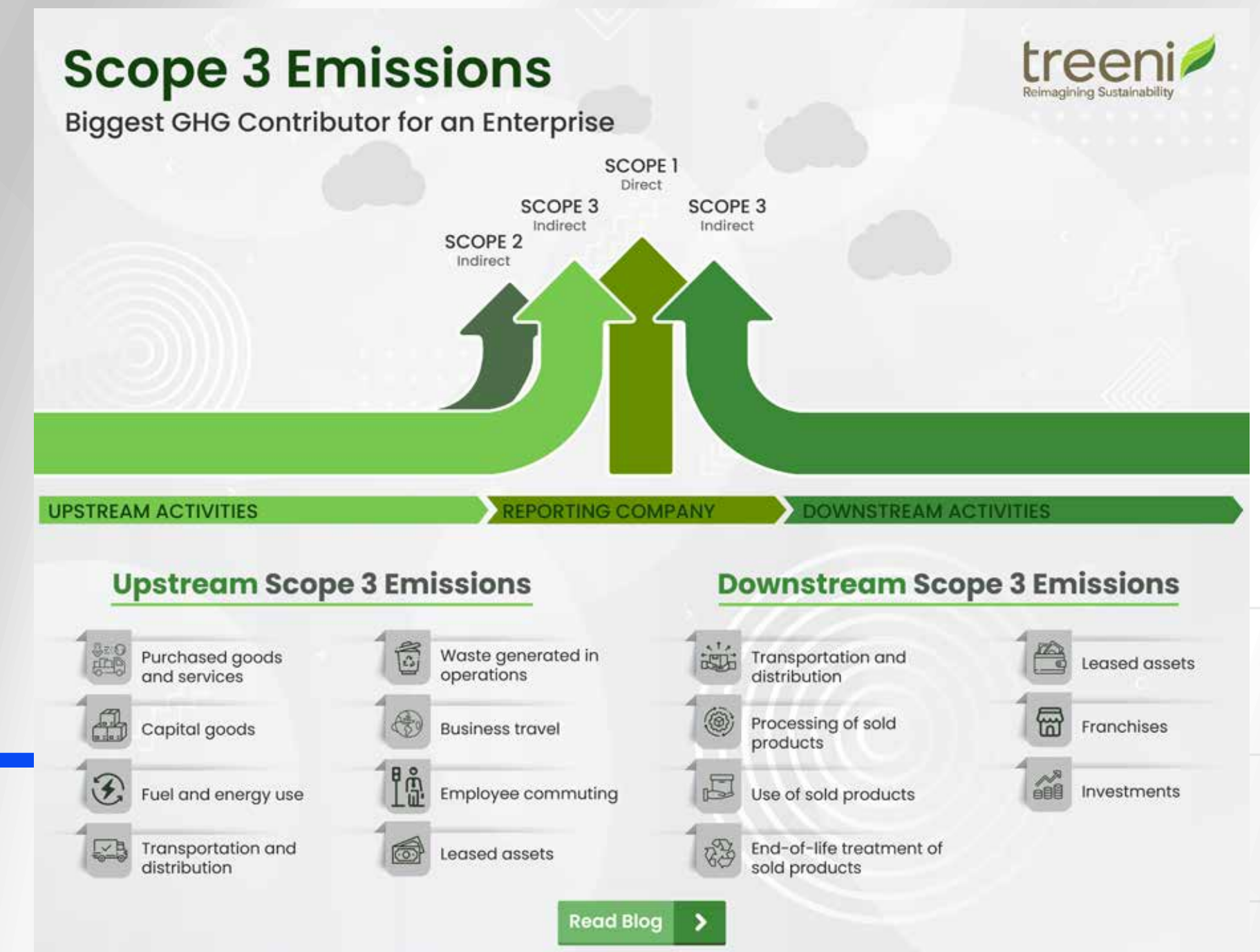
[Know more >](#)



**tree ni**  
Reimagining Sustainability

## What ESG Standards and Frameworks Should Enterprises Encourage Their Suppliers to Adopt?

[Know more >](#)



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Reimagining Sustainability

## Scope 3 Emissions

Biggest GHG Contributor for an Enterprise

UPSTREAM ACTIVITIES | REPORTING COMPANY | DOWNSTREAM ACTIVITIES

SCOPE 1 Direct  
SCOPE 2 Indirect  
SCOPE 3 Indirect

### Upstream Scope 3 Emissions

- Purchased goods and services
- Capital goods
- Fuel and energy use
- Transportation and distribution

### Downstream Scope 3 Emissions

- Waste generated in operations
- Business travel
- Employee commuting
- Leased assets
- Transportation and distribution
- Processing of sold products
- Use of sold products
- End-of-life treatment of sold products
- Leased assets
- Franchises
- Investments

[Read Blog >](#)

# Graphic Design Continued...

Elevates your visual identity with stunning designs...




## Unlocking Potential, Driving Growth

Dive into the Essence of Excellence!

- People at the Core**  
Cultivating connections, understanding needs.
- Ahead of the Curve**  
Innovating, leading, transforming.
- Driving Business Results**  
With unmatched expertise and insights.

Watch this space for more...



## Kotak's Competency Framework for Business Success

At Kotak, we believe that our *Competency Framework* is the secret ingredient that fuels our success engine. It's not just a set of guidelines; it's the driving force behind our performance and productivity.

- Drive Business Results:**
  - Developing Customer Networks
  - Market Expertise
- Ahead of the Curve:**
  - Ideation at its best
  - Entrepreneurial Mind-set
  - Operational Excellence
- People at the Core:**
  - One Kotak
  - People Amplifier
  - Lead through an Ethical Lens

Stay tuned for what's coming next!



## Connect. Impact. Prosper: Drive Business Results

### Developing Customer Networks

It's about...

- Understanding Needs
- Nurturing Relationships
- Delivering Value

that transcend the ordinary.



## Kotak's Competency Framework for Business Success

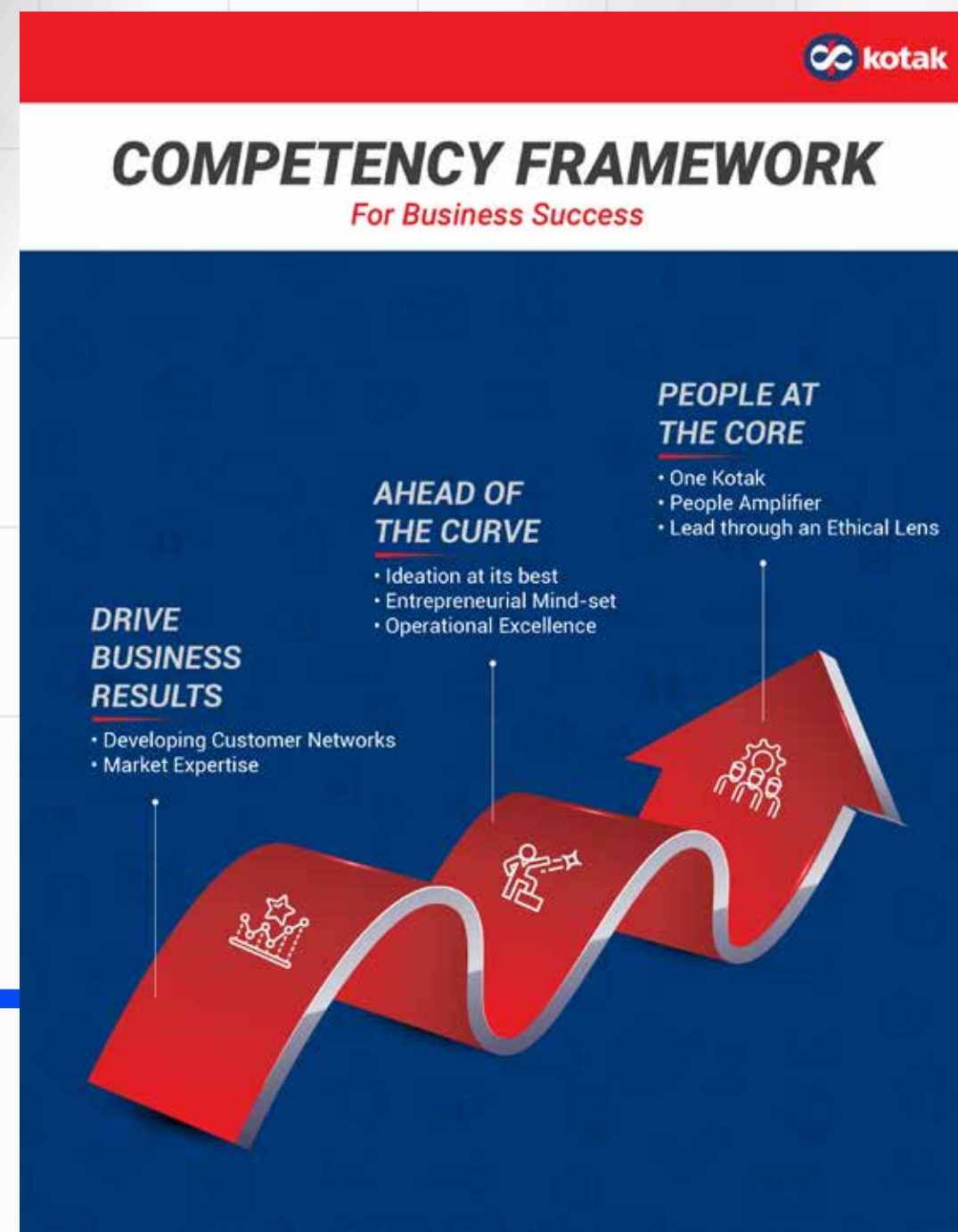
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  - One Kotak
  - People Amplifier
  - Lead through an Ethical Lens

Stay tuned for what's coming next!

# Graphic Design Continued...

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**COMPETENCY FRAMEWORK**  
For Business Success

**DRIVE BUSINESS RESULTS**

- Developing Customer Networks
- Market Expertise

**AHEAD OF THE CURVE**

- Ideation at its best
- Entrepreneurial Mind-set
- Operational Excellence

**PEOPLE AT THE CORE**

- One Kotak
- People Amplifier
- Lead through an Ethical Lens



**COMPETENCY FRAMEWORK**

- Build Strong Customer Networks**  
Prioritising creating lasting connections with our customers.
- Market Mastery**  
Leveraging our expertise to make informed decisions to navigate the dynamic market landscape.
- Innovative Ideation**  
Sculpting the future with visionary thinking that's always one step ahead.
- Entrepreneurial Mindset**  
Embrace accountability and innovation with taking ownership of success.
- Operational Excellence**  
Operational excellence with meticulous attention to detail and delivering high-quality services.
- Unity and Collaboration**  
Redefining unity across all fronts, harnessing collective energy and forging lasting connections.
- People Amplifier**  
Unlocking your leadership potential with People Amplifier, driving results and success.
- Ethical Leadership**  
Navigating ethically and thriving sustainably.



**Filing Your Income Tax Returns: Be Prepared With These Essential Documents**

While the deadline for this year is fast approaching, on **31st July 2023**, here are a few of the essential documents to help you stay prepared for filing your Income Tax Returns:

- Annual Information Statement (AIS):** Verify and keep records of TDS, TCS, interest, dividends, and transactions.
- Personal Info like Bank Accounts & Aadhaar:** Collate bank account details such as account number, IFSC & link your PAN with Aadhaar Number for easy filing and compliance.
- Form 16 (for salaried individuals):** Obtain a Form 16 certificate from the employer with salary and TDS details, if applicable.
- Tax Saving Investments:** Gather documents for deductions on investments such as medical insurance, PF, home loans, and so on.
- Interest Certificates:** Obtain certificates for interest income from banks and post offices, if applicable.
- Share/Mutual Fund Related Documents:** Keep all the relevant statements for capital gains/losses from transactions at your disposal.
- Tax Payments:** Collect TDS certificates, TCS certificates (Form 27D), and tax payment challans.
- Details of Assets and Liabilities:** Provide comprehensive details if your income is above Rs.50 lakh.
- Other Details:** Disclose unlisted shares and directorship in an Indian company.

**Ensure a smooth and seamless income tax filing process this year**

# Graphic Design Continued...

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**AngelOne**

## India's Chandrayaan-3 Makes Lunar History With South Pole Soft Landing

**Chandrayaan-3**

India's successful lunar mission makes India the first country to successfully land a spacecraft near the south pole.



Swipe For Next >>

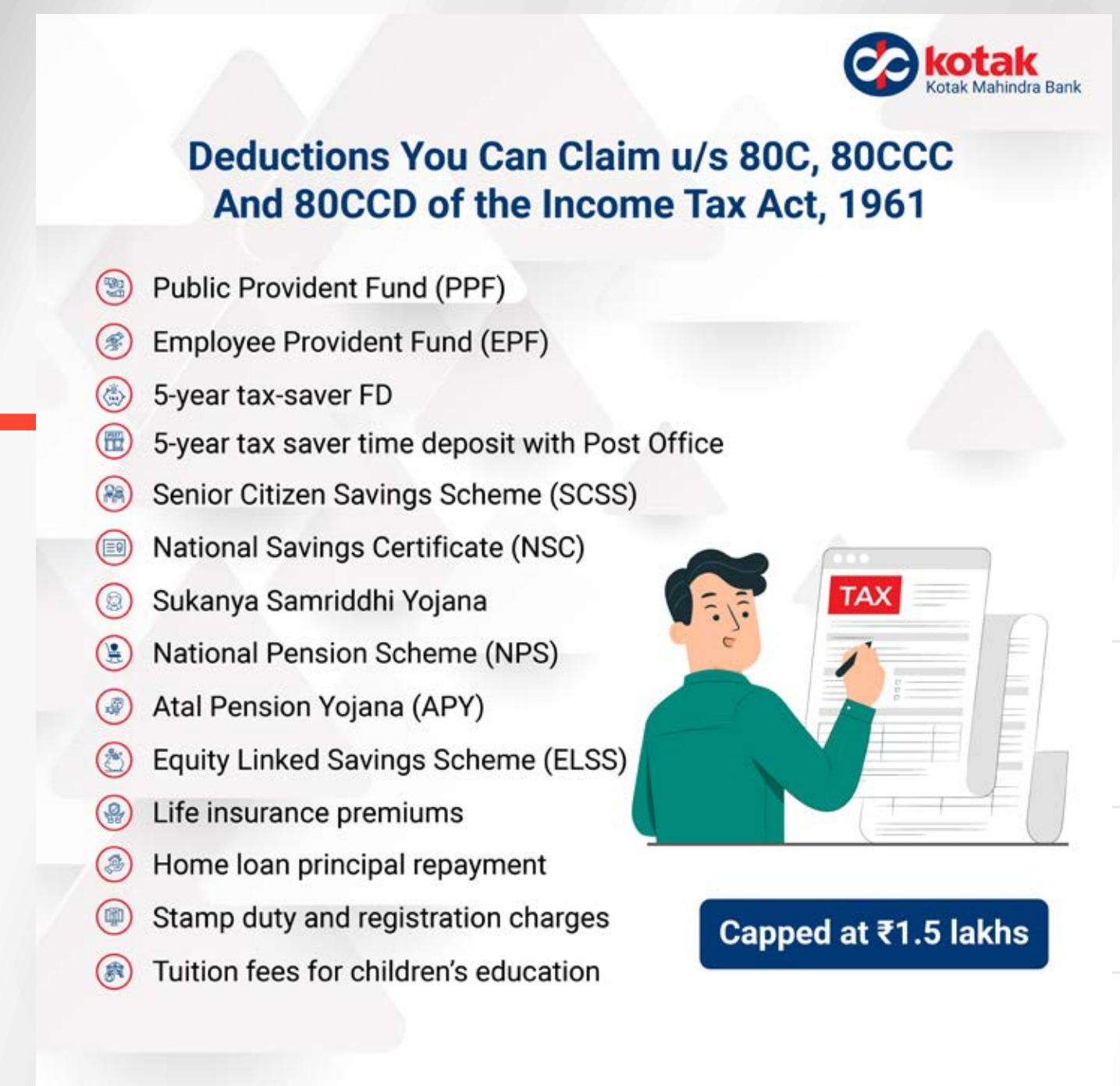
'Investments in securities market are subject to market risk, read all the related documents carefully before investing.'  
 Brokage will not exceed the SEBI prescribed limit. <http://bitly.ws/oTzH>



**kotak**  
Kotak Mahindra Bank

## 6 Mistakes to Avoid When Filing Your Tax Returns


- Using The Wrong ITR Form**  
Double-check which form applies to your income type and file accordingly.
- Providing Incorrect Personal Information**  
Verify your personal details, such as your name and PAN, before filing your return.
- Providing incomplete or incorrect bank details**  
Recheck your bank account information to ensure accuracy.
- Not reconciling your ITR with your AIS and TIS**  
Cross-check all the relevant financial documents before submitting the return.
- Providing incorrect or incomplete information on TDS credit**  
Ensure that all TDS credit details are correctly entered and match with Form 26AS.
- Failing to verify your ITR**  
Don't forget to e-verify your return of income within 30 days of filing it.



**kotak**  
Kotak Mahindra Bank

## Deductions You Can Claim u/s 80C, 80CCC And 80CCD of the Income Tax Act, 1961

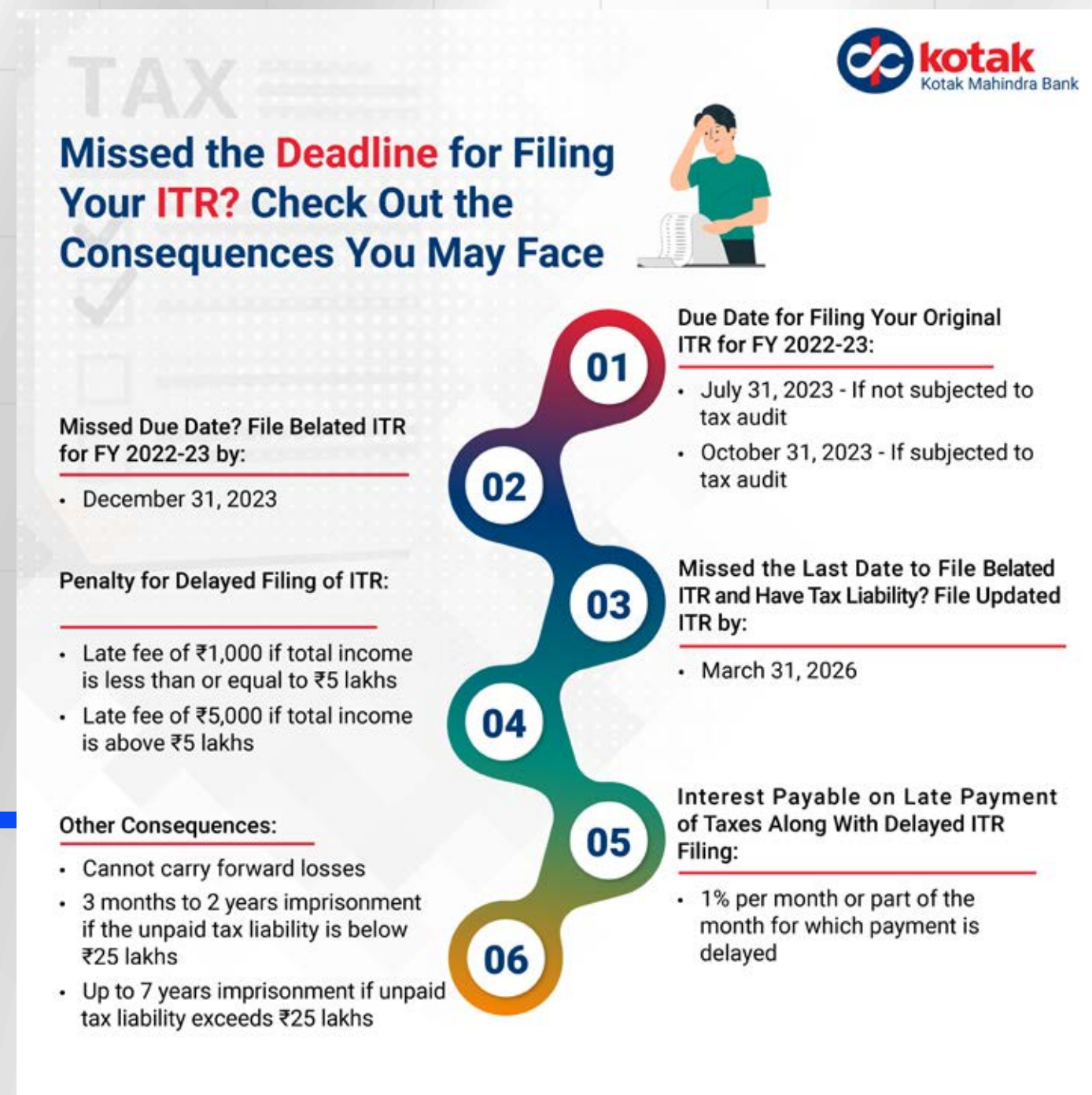
- Public Provident Fund (PPF)
- Employee Provident Fund (EPF)
- 5-year tax-saver FD
- 5-year tax saver time deposit with Post Office
- Senior Citizen Savings Scheme (SCSS)
- National Savings Certificate (NSC)
- Sukanya Samriddhi Yojana
- National Pension Scheme (NPS)
- Atal Pension Yojana (APY)
- Equity Linked Savings Scheme (ELSS)
- Life insurance premiums
- Home loan principal repayment
- Stamp duty and registration charges
- Tuition fees for children's education



**Capped at ₹1.5 lakhs**

# Graphic Design Continued...

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**TAX**

**Missed the Deadline for Filing Your ITR? Check Out the Consequences You May Face**

**01** **Due Date for Filing Your Original ITR for FY 2022-23:**

- July 31, 2023 - If not subjected to tax audit
- October 31, 2023 - If subjected to tax audit

**02** **Missed Due Date? File Belated ITR for FY 2022-23 by:**

- December 31, 2023

**03** **Penalty for Delayed Filing of ITR:**

- Late fee of ₹1,000 if total income is less than or equal to ₹5 lakhs
- Late fee of ₹5,000 if total income is above ₹5 lakhs

**04** **Missed the Last Date to File Belated ITR and Have Tax Liability? File Updated ITR by:**

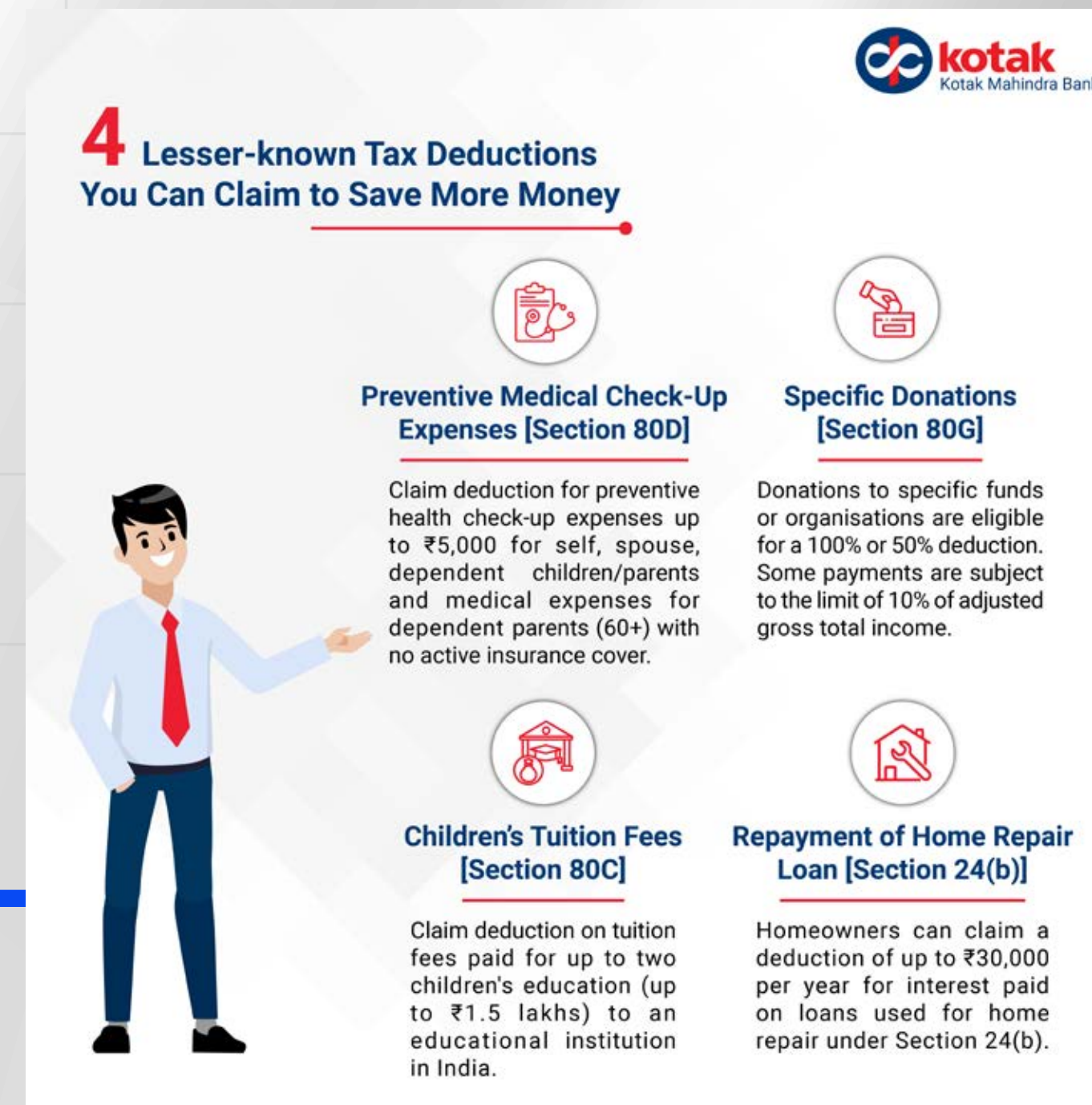
- March 31, 2026

**05** **Interest Payable on Late Payment of Taxes Along With Delayed ITR Filing:**

- 1% per month or part of the month for which payment is delayed

**06** **Other Consequences:**

- Cannot carry forward losses
- 3 months to 2 years imprisonment if the unpaid tax liability is below ₹25 lakhs
- Up to 7 years imprisonment if unpaid tax liability exceeds ₹25 lakhs



**4 Lesser-known Tax Deductions You Can Claim to Save More Money**

**Preventive Medical Check-Up Expenses [Section 80D]**

Claim deduction for preventive health check-up expenses up to ₹5,000 for self, spouse, dependent children/parents and medical expenses for dependent parents (60+) with no active insurance cover.

**Specific Donations [Section 80G]**

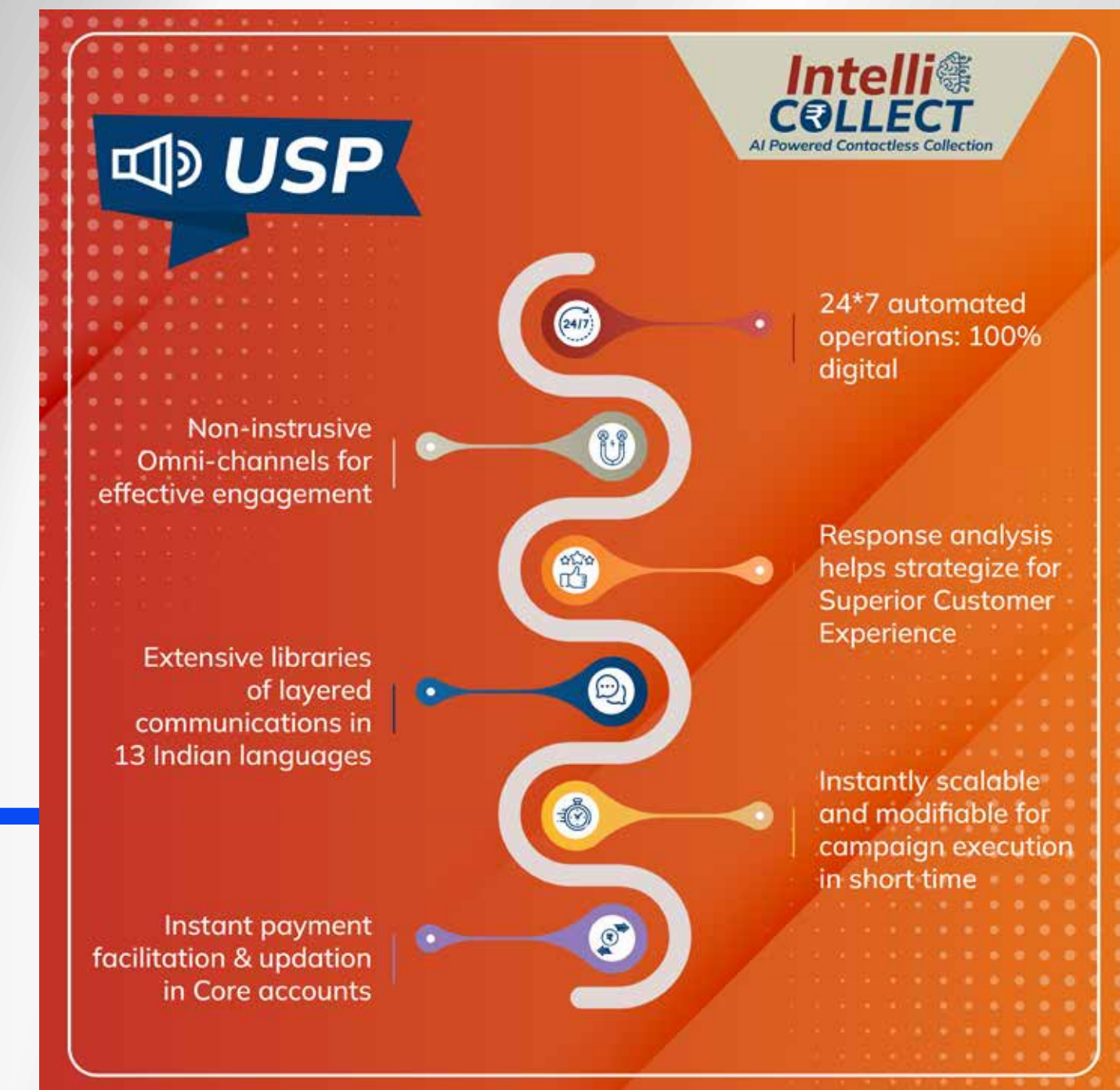
Donations to specific funds or organisations are eligible for a 100% or 50% deduction. Some payments are subject to the limit of 10% of adjusted gross total income.

**Children's Tuition Fees [Section 80C]**

Claim deduction on tuition fees paid for up to two children's education (up to ₹1.5 lakhs) to an educational institution in India.

**Repayment of Home Repair Loan [Section 24(b)]**

Homeowners can claim a deduction of up to ₹30,000 per year for interest paid on loans used for home repair under Section 24(b).



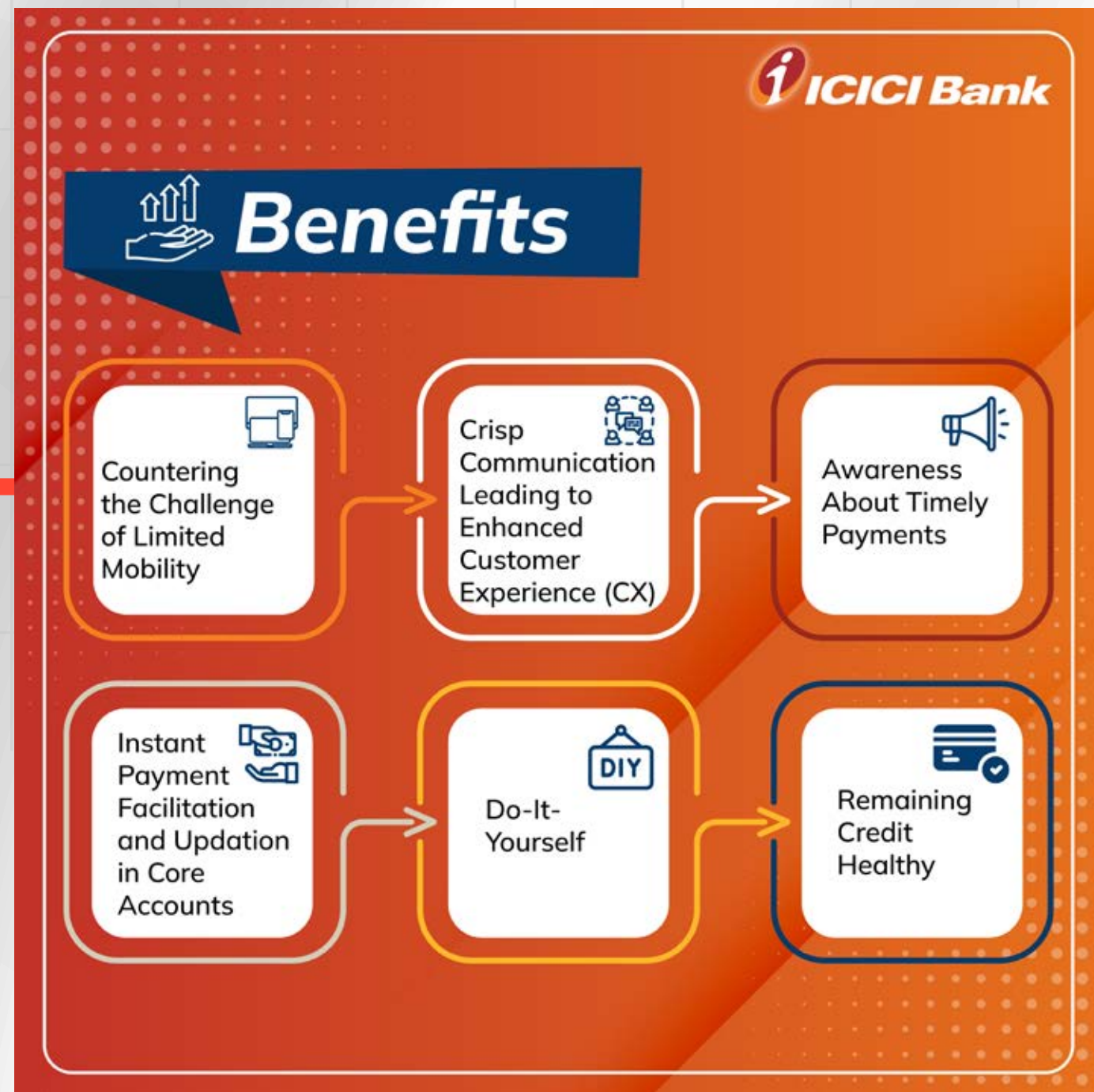
**Intelli COLLECT**  
AI Powered Contactless Collection

**USP**

- Non-intrusive Omni-channels for effective engagement
- Extensive libraries of layered communications in 13 Indian languages
- Instant payment facilitation & updation in Core accounts
- 24\*7 automated operations: 100% digital
- Response analysis helps strategize for Superior Customer Experience
- Instantly scalable and modifiable for campaign execution in short time

# Graphic Design Continued...

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**ICICI Bank**

## Benefits

- Countering the Challenge of Limited Mobility
- Crisp Communication Leading to Enhanced Customer Experience (CX)
- Awareness About Timely Payments
- Instant Payment Facilitation and Updation in Core Accounts
- Do-It-Yourself
- Remaining Credit Healthy



**ICICI Bank**

## Impact

**30% bounced cases reported in Debt Service Management are resolved**

- Annualized Manpower / Resource saving of 276 Bank Employees
- Absolute Cost saving

*In FY'22, IntelliCollect provided a substantial cost saving of Rs.232 mn*

*Projected 5X growth in Cost Saving due to improvement in performance & growth in customer base*



**IntelliCollect**  
AI Powered Contactless Collection

## Solutions

- Intelligent Segmentation**  
Generate micro segments with propensity score
- Intelligent Connect**  
Multi channels & vast library for communications in 13 Indian (11 vernacular) languages
- Intelligent Execution**  
Intelligent AI-powered Omni-channel platform and algorithms
- Intelligent Collection**  
Digital and Instant payment solutions
- Intelligent Evolution**  
Reverse feed of response helps sharpen customer connect strategies

# Graphic Design Continued...

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**Insta-OD Plus**

**Insta OD Process**

Our **Insta OD Plus** facility can be applied from our **InstaBIZ app** or website. After downloading our app:

- Tap on "Instantly check your Overdraft limit" and enter your information
- Choose financial verification option and upload documents
- Instant confirmation on your eligibility will be received
- Choose the required amount as per the limit and proceed to confirm by e-sign.

Your **Insta OD** will be sanctioned and you can get this disbursed by **instantly opening an ICICI Bank Account.**

9

10 That's superb! Let me download the **new InstaBIZ app** and get started immediately!

To avail an instant Overdraft, download the InstaBIZ app now!

# Graphic Design Continued...

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## Term Insurance



Offers you key perks with low premiums and low taxation

High assured sums and pocket-friendly plans



Enjoy peace of mind while giving your family a secure financial future

While premium payments remain constant, your taxation remains low



## Sanchay Par Advantage-Life Cover With Protection Upto Age 100 Years

....  
A plan created just for you and your unique goals



....  
Create a corpus yet earn an income



**HDFC Life Cover Upto 100 Years**

....  
Life cover and income all rolled into a single plan




....  
Riders to keep you financially secure






# Graphic Design Continued...

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**HDFC Life**  
*Sar utha ke jiyo!*


## ULIPs




ULIPs give you effective long-term investment for wealth creation



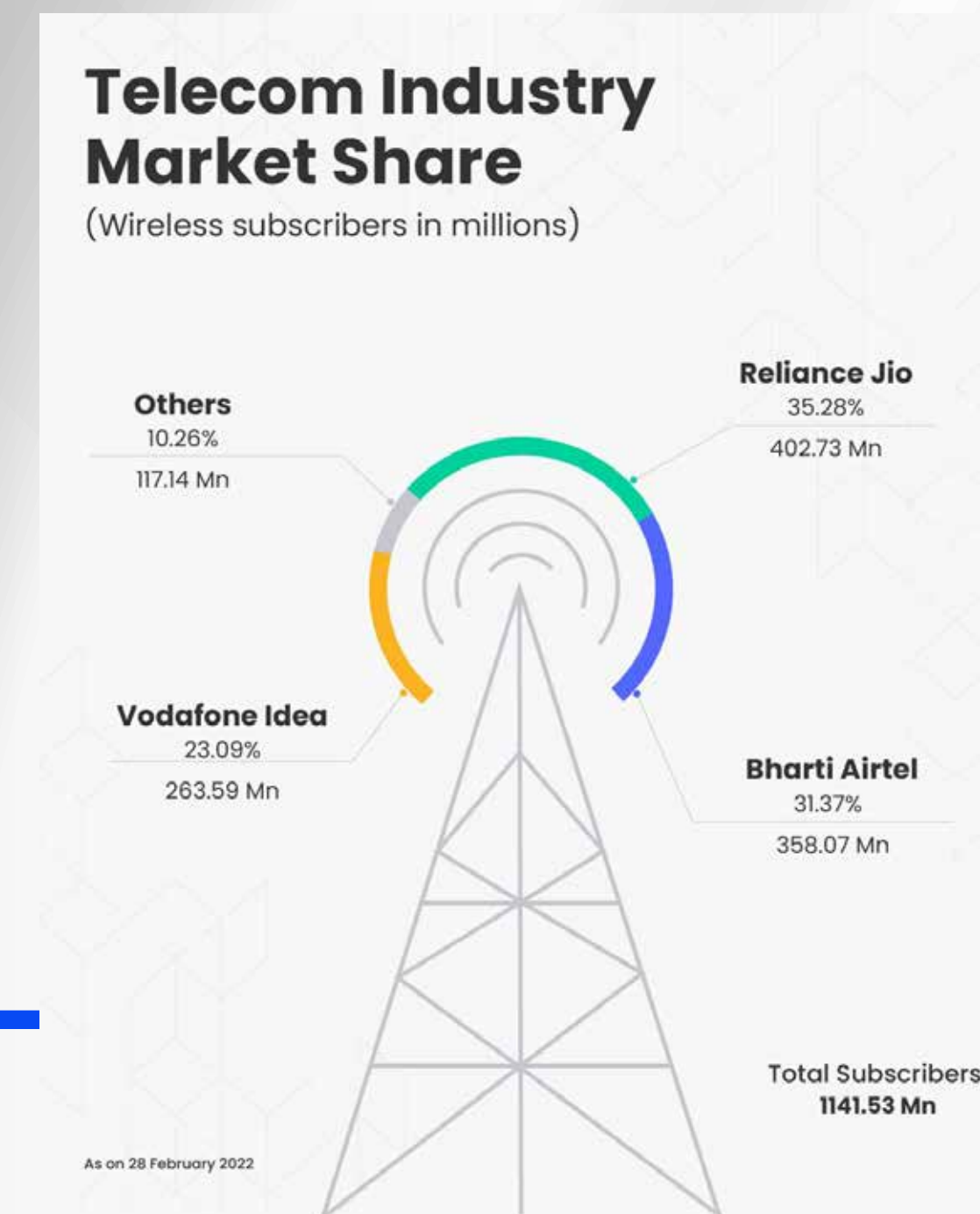
With a ULIP lock-in of 5 years, you save tax



Invest in equity, debt or a good mix according to risk potential

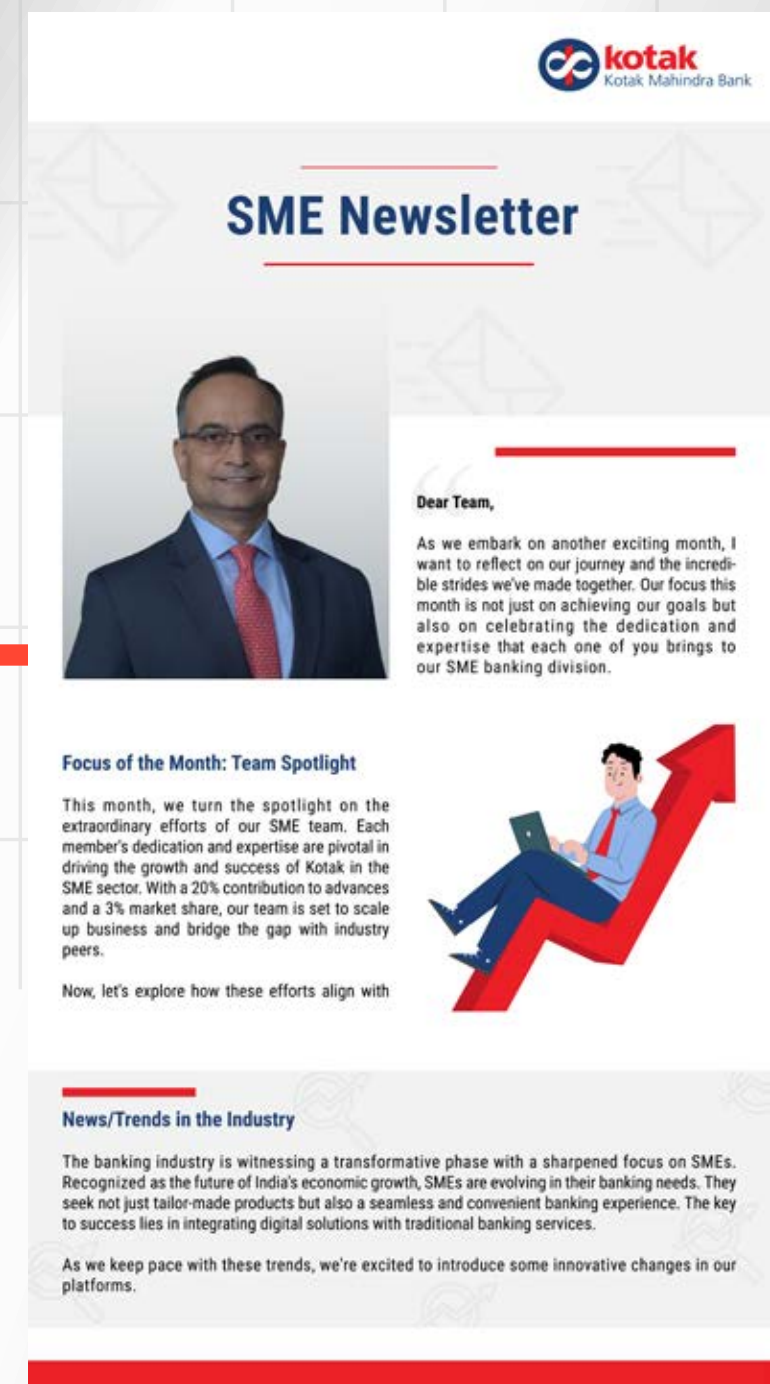


Get tax deductions on top-up premiums and payouts



# Graphic Design Continued...

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**SME Newsletter**

**Dear Team,**

As we embark on another exciting month, I want to reflect on our journey and the incredible strides we've made together. Our focus this month is not just on achieving our goals but also on celebrating the dedication and expertise that each one of you brings to our SME banking division.

**Focus of the Month: Team Spotlight**

This month, we turn the spotlight on the extraordinary efforts of our SME team. Each member's dedication and expertise are pivotal in driving the growth and success of Kotak in the SME sector. With a 20% contribution to advances and a 3% market share, our team is set to scale up business and bridge the gap with industry peers.

Now, let's explore how these efforts align with

**News/Trends in the Industry**

The banking industry is witnessing a transformative phase with a sharpened focus on SMEs. Recognized as the future of India's economic growth, SMEs are evolving in their banking needs. They seek not just tailor-made products but also a seamless and convenient banking experience. The key to success lies in integrating digital solutions with traditional banking services.

As we keep pace with these trends, we're excited to introduce some innovative changes in our platforms.



**What's New: Platforms and Innovations**

We're proud to introduce "these improvements" to our state-of-the-art banking platform, fyn, specifically designed for the dynamic needs of SMEs. fyn is a testament to our commitment to innovation, offering seamless digital solutions that integrate effortlessly into SME business operations. By enhancing operational efficiency and customer experience, this platform is set to revolutionize SME banking.

Let's look at some engaging activities that we all can participate in.

**Fun Section**

[Include a light-hearted, engaging activity or trivia related to banking, finance, or team-building.]

- Quiz
- Trivia
- Ideas
- Icebreakers

Now, let's shine a light on some of our outstanding team members.

**Team Spotlight: Discover the Power of Our People**

- NTB Champion:** Meet the driving force behind our NTB growth. Their relentless pursuit of excellence has significantly contributed to expanding our customer base.
- CASA Champion:** This team's strategic approach has remarkably strengthened our CASA segment, reinforcing our foundation in the SME sector.
- SOH Champion:** Learn about the team that excels in boosting the SOH, a critical component in deepening our customer relationships.

Building on the achievements of our team, let's revisit the innovative strides we are making in our platforms.

As we close this newsletter, I urge each of you to embrace the challenges and opportunities that lie ahead. Let's leverage the insights and innovations we've shared today to further enhance our services and deepen our impact in the SME sector. With our collective efforts and unwavering commitment, we will not only meet but exceed our targets.

**Let's make this month a landmark in our journey towards becoming the best SME bank in India.**



**Step into a New Era of Bulk Payments with Kotak CMS Solution!**

At Kotak Mahindra Bank, we understand the complexities of managing bulk payments in business. That's why we've enhanced Kotak CMS Solution to make your financial management smoother and more efficient.

**Arvind, a business owner, discusses his experience with a colleague, Shreya.**

**Arvind:** "Managing bulk payments has always been a hassle for me. Keeping track of multiple transactions and ensuring their accuracy is time consuming."

**Shreya:** "Have you tried the new Kotak CMS Solution? It's designed for businesses like yours. It simplifies everything from login to transaction approvals."



**Key Features - Kotak CMS Solution**

- Effortless Login: Through the fyn / Net Banking platform.
- Account Creation & Validation: Supports account validation through penny drop features.
- Bulk Transaction Management: Easy navigation for authorizers and makers.
- One-Click Approval: Streamlined for authorizers and makers.
- Reliable Transaction Processing: High-speed processing, available 365 days a year.
- Priority Handling: Special queue for our elite corporate clients.
- In-Depth Reporting: Customize advices and report schedule.

**Transform your Business Payments with Kotak CMS Solution**

With Kotak CMS Solution, experience the future of bulk payments – efficient, secure, and perfectly tailored for your business needs.

[LOGIN NOW >>](#)

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## OUTLINE FOR INDUSIND BANK'S GEMS & JEWELLERY DIVISION QUARTERLY NEWSLETTER

- 1 INTRODUCTION**
  - A. Welcome and brief introduction to the newsletter
  - B. Overview of the Gems & Jewellery division's activities and achievements
- 2 MARKET UPDATES**
  - A. Current trends and developments in the Gems & Jewellery industry
  - B. Updates on market performance and key indicators
- 3 DIVISION HIGHLIGHTS**
  - A. New product offerings and services tailored for the Gems & Jewellery sector
  - B. Success stories and case studies highlighting the division's contributions to client growth and success
- 4 INDUSTRY INSIGHTS**
  - A. Expert perspectives and analysis on industry challenges and opportunities
  - B. Regulatory updates and compliance requirements affecting the Gems & Jewellery sector
- 5 CUSTOMER SPOTLIGHTS**
  - A. Profiles and interviews with prominent Gems & Jewellery clients
  - B. Showcasing their achievements, collaborations, and experiences with IndusInd Bank
- 7 TIPS AND RECOMMENDATIONS**
  - A. Best practices for Gems & Jewellery businesses in areas such as inventory management, working capital optimization, etc.
  - B. Financial planning and investment tips for individuals in the Gems & Jewellery industry
- 8 IMPORTANT ANNOUNCEMENTS**
  - A. Updates on new policies, procedures, or changes within the division
  - B. Reminders of key dates, deadlines, and upcoming events
- 9 CONTACT INFORMATION**
  - A. Provide contact details of key personnel within the Gems & Jewellery division for further inquiries or assistance

WWW.INDUSIND.COM



## TALKING POINTS FOR INDUSIND BANK'S GEMS & JEWELLERY DIVISION QUARTERLY NEWSLETTER

- INTRODUCTION AND DIVISION OVERVIEW**
  - Highlight the role and importance of the Gems & Jewellery division within IndusInd Bank.
  - Emphasize the division's commitment to serving the unique financial needs of the Gems & Jewellery industry.
- MARKET UPDATES**
  - Share the latest industry trends, market performance, and key insights affecting the Gems & Jewellery sector.
  - Discuss how these trends can impact businesses and provide opportunities for growth.
- DIVISION HIGHLIGHTS**
  - Showcase new products, services, or innovative solutions specifically designed for Gems & Jewellery clients.
  - Share success stories and case studies that demonstrate the division's expertise and value-added services.
- CUSTOMER SPOTLIGHTS**
  - Feature interviews or profiles of successful Gems & Jewellery clients.
  - Highlight their achievements, collaborations with IndusInd Bank, and the value they derive from the partnership.
- TIPS AND RECOMMENDATIONS**
  - Provide practical advice and best practices for Gems & Jewellery businesses to enhance their financial management.
  - Offer investment tips or financial planning advice for individuals in the Gems & Jewellery industry.
- CONTACT INFORMATION**
  - Include the contact details of key personnel within the Gems & Jewellery division for readers to reach out for further information or assistance.

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## Embedded Finance and Banking-as-a-Service enhancing customer value in Banking

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## IndusInd Bank

### Why Get the IndusInd Bank Avios Visa Infinite Credit Card

The IndusInd Bank Avios Visa Infinite Credit Card offers world-class travel benefits. When you apply for the card, choose your preferred international destination and airline loyalty programme partner (British Airways Executive Club or Qatar Airways Privilege Club), and enjoy exclusive accelerated benefits.

#### Rewards Earning Rate:

For every INR 200 you spend on the IndusInd Bank Avios Visa Infinite Credit Card, you earn Avios points at the following rates.

Nature of Rewards	Rewards Earning Rate	Spends Category
Regular rewards	1X	<ul style="list-style-type: none"> <li>Offline and online domestic transactions</li> <li>Online international transactions</li> </ul>
Accelerated rewards	2X	Qatar Airways and British Airways website and app transactions
	5X	Point of Sale (POS) transactions made in your preferred international destination

#### Fine Print:

**Eligibility criteria:** Must be an existing IndusInd Bank credit card customer

**Joining fee:** INR 40,000

**Renewal fee:** INR 10,000

#### Milestone benefits:

Milestone 1: 25000 Avios on spending INR 8 Lakhs in a year  
Milestone 2: 25000 Avios on spending an additional INR 8 Lakhs in a year

#### Foreign Currency Markup:

1.50% on transactions made in your preferred international destination

3.50% on transactions made in all other international destinations

#### Interest Charge:

3% per month (36% per annum)

### Qatar Airways Privilege Club vs. British Airways Executive Club: A Comparison of Benefits

When you apply for the IndusInd Bank Avios Visa Infinite Credit Card, you can choose either the Qatar Airways Privilege Club or the British Airways Executive Club as your preferred airline loyalty programme. Here's an overview of the different kinds of benefits you get to experience depending on the loyalty programme you select.

Nature of the Benefit	Qatar Airways Privilege Club	British Airways Executive Club
<b>Joining benefit</b>	<ul style="list-style-type: none"> <li>20,000 bonus Avios</li> <li>Complimentary Gold membership tier with Qatar Airways Privilege Club</li> </ul>	55,000 bonus Avios
<b>Renewal benefit</b>	<ul style="list-style-type: none"> <li>5,000 bonus Avios</li> <li>Continuation of the Gold membership tier with Qatar Airways Privilege Club if you spend at least QAR 14,000 (Qatari Riyal) on the Qatar Airways website or mobile app</li> </ul>	10,000 bonus Avios
<b>Airline benefits</b>	10% off on flight bookings made via the Qatar Airways website or mobile app	-

Arjun has recently been issued the IndusInd Bank Avios Visa Infinite Credit Card. In the first year, he spends:

- INR 2,00,000 on POS transactions made in his preferred international destination
- INR 80,000 on online transactions made in his preferred international destination
- INR 170,000 on flight bookings made via the Qatar Airways/British Airways website
- INR 5,00,000 on groceries, lifestyle purchases and transactions made in domestic and other international destinations

Total spends: INR 9,50,000

And he earns: 5,000 Avios, 400 Avios, 1,700 Avios, 2,500 Avios

Total Avios earned from spends: 9,600 Avios

In addition to the above rewards, Arjun also earns Avios in other ways during the year:

Welcome benefit	Milestone benefits on spending INR 8,00,000 during the year	Avios earned from spends made during the year	Total Avios
Qatar Airways - 20,000 Avios	25,000 Avios	96,000 Avios	Qatar Airways - 54,600 Avios
British Airways - 55,000 Avios			British Airways - 55,600 Avios

Arjun can redeem the total Avios earned during the year on the Qatar Airways Privilege Club or the British Airways Executive Club website.

#### Other Benefits of the IndusInd Bank Avios Visa Infinite Credit Card:

- Complimentary meet-and-greet services at select international airports (twice per year)
- 2 international airport lounge visits per calendar quarter (8 per year)
- 1% on fuel surcharge waiver on all fuel transactions made at any station within India
- Health and travel insurance coverage up to USD 25,000
- 2 domestic airport lounge visits per calendar quarter (8 per year)
- Complimentary personal air accident insurance cover of up to INR 2.5 Crores



Consumer Banking:  
5 Key Themes to Look  
Out for in 2024

# Video *Editing*

Bring your stories to life with expert video editing...



# Video *Editing*

Bring your stories to life with expert video editing...






# Thank You for **Your Time**

*We appreciate your interest in our services. We look forward to the opportunity to work with you.*

**Rahul Sachdeva**

 **+91 93065 83353**