



Is Debit Card Safe or Google Pay / Phone Pay?



Money transactions are changing very fast day by day and are becoming very convenient for common people. Due to this, contactless payment has grown tremendously in recent times. In the last few months, the Reserve Bank of India also took the initiative in this regard and increased the limit of financial transactions on contactless payment, so these transactions have increased to a large extent.

Many options like credit card, debit card, Google Pay through UPI, phone pay etc. are available to the citizens. But still many people have a question, as to on what basis these options should be selected and transacted? Debit card or UPI based Google Pay / Phone Pay etc.? Which option is less complicated and more secure? Which option is least likely to cause fraud?

Experts say in this regard, that each option has some advantages and also some limitations. However, transactions using credit cards, debit cards can be time-consuming at times. Compared to that, transactions done with the help of UPI or mobile wallet are very quick. It doesn't take much time. Now most of the platforms also have the option of UPI or mobile wallet.

Experts say that this option is the fastest and safest. Merchants and shopkeepers do not even need expensive 'POS' (Point of Sales) machines or terminals for

transactions done through this medium. However, these machines may be required for some other transactions. Shopkeepers can also save money as there is no need for these machines. Also, everyone's time is saved. As there is no need to give your card etc. to anyone, the possibility of fraud is reduced.

This option is convenient for most of the people as many banks come on a single platform through UPI, multiple banks can be connected on the basis of just one account and all transactions are instant. Due to its strong security, the use of UPI transactions has also increased.

If the money sent is not received?

E-instruments like NEFT and RTGS are generally used to transfer large amounts. The money sent through NEFT i.e. National Electronic Funds Transfer and RTGS (Real Time Gross Settlement) often does not reach the beneficiaries in time. But customers are worried about the security of their money. Banks may be fined if the money is not delivered on time. This penalty amount is received by the customer. This is the rule of Reserve Bank.

The customer is expected to lodge a complaint with the bank regarding the uncompleted transactions. If the bank does not entertain the complaint, a complaint can be filed under the Reserve Bank Integrated Lokpaal Scheme.

The customer can lodge a Complaint like this:

In case of non-deposit of RTGS money, the customer should contact his bank branch. If it is



Editorial...

Dear Readers,

We hope you must have had a very happy Diwali this year, and also had a nice time with your family and friends.

In this issue of this Newsletter, we are dealing with the funds being transferred by electronic methods, their advantages and disadvantages. We hope this will be useful to you in your business and personal lives.

Please let us know your feedback on this Newsletter. You may also contribute to this Newsletter by way of Articles with useful information on any important subject.

– Editor

not used, complaint can be made through email or post with UTR number.

If no action is taken?

In case of NEFT also the customer can file a complaint in the complaint department of the bank. The details of the stuck transaction are to be recorded there. If the complaint is not acted upon within 30 days, the customer can file a complaint under the Reserve Bank Integrated Lokpaal Scheme.

What if the money is transferred to the wrong person by mistake?



Transfer of money through net banking and UPI wallet has become a common thing nowadays. It is widely used by people to pay relatives, friends and shopkeepers. This method is very simple and fast. But if your money is deposited into the wrong account due to a simple mistake, it can be a hassle to get that money back. What to do at such a time?

What are the rules?

NEFT :

As per RBI rules, money sent through NEFT should reach the beneficiary's account within two hours. That means settlement must be done within two hours. If not, the money should be credited back to the sender's account. RBI rules state that if settlement is not made within two hours and the money is not returned to the sender, the bank has to pay interest at the rate of two percent along with the LAF repo rate to the customer. Currently LAF repo rate is 4.90 percent. The customer should get interest from the bank at the rate of two percent more than that, i.e. 6.90 percent.

RTGS :

RTGS should be credited to the beneficiary's account only when actually sent (real time). However, the Reserve Bank has given half an hour's time to the banks. If the money is not deposited within half an hour, it should be returned to the sender's account

again. If not, the bank will be penalized.

What do RBI rules say?

- It is the responsibility of the remitter to enter the correct account number of the person to whom the money is to be sent.
- The name of the person to whom the money is to be sent should be mentioned in the payment instructions and funds transfer messages.

Remittance Methods:

- Online - NEFT, RTGS and IMPS.
- Offline - To transfer money by going to the bank and paying the receipt.
- UPI - Applications like Paytm, Phone Pay and BHIM.

What if the money goes to the wrong account?

- First call the customer care and inform them about the incidence. They will ask for your details and give further instructions.
- Immediately go to your bank and inform the manager about this.
- An application should be submitted to the bank with a screenshot regarding depositing money in the wrong account.
- The phone number of the person in whose account the money has been deposited should be obtained from the bank.
- Ask him to refund the money.

What to do if money is deposited in an invalid account?

- Bank's help should be taken in such cases.
- If you and that person have an account with the same bank, the bank can request the person to return the money. If the person is willing, the money can be returned within seven days.
- If your account and that person's account are in different banks, you have to visit the receiver's bank and meet the manager. That manager can help you with the further procedure.
- The refund process should be done by the bank where the receiver's account is operative.

अशिलाच्या संदर्भात वकिलाचे वर्तन

- अॅड. अविनाश चाफेकर

न्यायालयाच्या संदर्भात वकिलाचे वर्तन कसे असले पाहिजे ते आपण मागील लेखात पाहिले. आता त्याच्या अशिलाच्या संदर्भातील वर्तनाचा या लेखात विचार करू.

अशील हा गरजू असतो. नडलेला असतो. वकिलावर अवलंबून असतो. या वस्तुस्थितीचा फायदा घेऊन वकिलाने त्याच्याशी कसेही वागणे योग्य नव्हे. या दृष्टीने बार कौन्सिलने काही नियम घालून दिले

आहेत. ज्या न्यायालयापुढे व्यवसाय करायचा असेल त्या न्यायालयात दाखल करावयाचा दावा एखाद्या अशिलाकडून आला तर ते काम (ब्रीफ) तो वकील नाकारू शकत नाही. त्याने, ते स्वीकारलेच पाहिजे, असे अपेक्षित आहे. अर्थात अपवादात्मक प्रसंगी काम नाकारले तर ते गैरवर्तन ठरत नाही. तसेच एकदा काम स्वीकारले की, तितकेच पुरेसे कारण असल्याशिवाय ते काम मध्येच सोडता येत नाही. कारण देऊन

आणि योग्य तितकी आगाऊ कल्पना देऊन सोडले पाहिजे.

समजा एखाद्या खटल्यामध्ये आपल्याला साक्षीदार म्हणून हजर व्हावं लागेल, अशी कल्पना असेल तर अशा वेळी त्या वकिलाने तो खटला चालवण्यास घेऊ नये. तसेच एखाद्या खटल्यातील विरुद्ध पक्षाशी एखाद्या वकिलाचे कोणत्याही प्रकारचे संबंध असतील तर ते त्याने काम स्वीकारतानाच किंवा खटला चालू असतानाच्या काळात आपल्या अशिलाला सांगितले पाहिजेत. कारण अशा संबंधांचा निकालावर अशिलाच्या दृष्टीने विपरित परिणाम होण्याची शक्यता असते. आपल्या अशिलाचे हित लक्षात घेऊन ते जपण्याच्या दृष्टीने वकिलाने हरप्रकारे पण नैतिक मार्गाने प्रयत्न केले पाहिजेत. वकिलाने फी घेताना खटल्याच्या यशस्वीतेवर अवलंबून घेऊ नये.

वकिलाने स्वतःची जाहिरात करू नये

शत्रू असला तरी युद्धप्रसंगी त्याच्याशीसुद्धा नितीनियमाने वागायचे ही आपली प्राचीन परंपरा आहे. वकिली व्यवसायातसुद्धा ती पाळणे आवश्यक आहे.

दोन बाजूंमध्ये असलेल्या वादाच्या मुद्द्यासंबंधी एका बाजूच्या वकिलाने विरुद्ध बाजूच्या कोणत्याही पक्षाशी थेट संपर्क साधून वाटाघाटी किंवा तडजोडीची बोलणी करू नयेत. त्या पक्षाने जो वकिल नेमला असेल त्याच्यामार्फत संपर्क साधला पाहिजे. कायदेशीर व्यवहारातील खाचाखोचा अशिलांना (सामान्य माणसाला, वकिल नसलेल्यांना) माहीत असतीलच असे नाही किंवा समजू शकतीलच असे नाही. त्यामुळे विरुद्ध बाजूचा पक्षकार त्या वकिलाच्या बोलण्याला भुलून त्याच्या हिताच्या नसलेल्या गोष्टी मान्य करून बसेल. म्हणून वकिलाने



वकिलाशीच संपर्क साधावा, असे बंधन आहे.

न्यायालयीन कामकाजात वकिलाने इतरांशी कसे वागावे, यावर जशी बंधने आहेत, तशीच त्याने स्वतःच्या सहकारी वकिलांशी कसे वागावे, याचेही नियम ठरवून देण्यात आले आहेत. एखाद्या खटल्यात एका बाजूने एका वकिलाने वकिलपत्र दाखल केले असेल, तर त्याच खटल्यात त्याच बाजूकडून दुसऱ्या वकिलाने वकिलपत्र दाखल करू नये. मात्र, पहिल्या वकिलाचे संमतीपत्र घेतलेले असेल तर दुसऱ्याने वकिलपत्र दाखल करायला हरकत नाही. संमतीशिवाय दाखल करायचे असेल तर न्यायालयापुढे अर्ज देऊन कारण स्पष्ट करावे लागते.

वकिलाने स्वतःचा प्रचार करून किंवा जाहिरात करून कामे मिळवणे, हे नियमबाह्य आहे. कामे मिळविण्यासाठी त्याने एजंट ठेवणे आक्षेपार्ह आहे.

गरजू व्यक्तीला न्याय मिळवून देण्यासाठी त्याचे काम स्वीकारणे हे वकिलाचे कर्तव्य आहे. पुरेसा मोबदला (फी) देणे त्या व्यक्तीला शक्य नसेल तरी वकिलाने त्याचे काम स्वीकारावे. अर्थात हे करताना वकिलाच्या स्वतःच्या आर्थिक परिस्थितीचाही विचार होणे गरजेचे आहे.

स्फुरणिका...

प्रयोगशीलता

माणसाच्या जिवंतपणाची लक्षणे कोणती याचा विचार करताना, 'जो श्वासोच्छ्वास करतो तो' असे सामान्यपणे उत्तर येईल. पण माझे उत्तर थोडे निराळे आहे. माणसाची प्रयोगशीलता हे त्याचे जिवंतपणाचे लक्षण आहे असे मी उत्तर देईन. माणूस म्हणून इतर प्राण्यांसारखे जिवंत असणे हा बायोलॉजीकल विचार झाला. पण इतर प्राण्यांपेक्षा निराळेपणाचे, जिवंतपणाचे लक्षण हे त्याच्या माणूसपणाचे लक्षण आहे. ह्या जिवंतपणाच्या निकषाचा, विचार करायला आपण लागतो आणि आपल्या आसपासच्या मित्रमंडळीत नातेवाईकांत, आप्तेष्टात किंवा कुठल्याही माणसाच्या समुहात नजर टाकली, तर अशी जिवंत माणसे एक टक्क्यांपेक्षा कमी दिसतील. पण असे का?

असे असण्याचे कारण म्हणजे प्रयोगशीलतेची गरज माणसाला भासत नाही. रोज सकाळी उठल्यापासून रात्री झोपेपर्यंत माणसाने केलेल्या activities त्याला 'कर्म' असा अवघड शब्द मी वापरत नाही. तर हालचाली या अर्थी जर अगदी आवश्यक असा गोष्टींचा विचार केला तर असे दिसून येईल की त्या बहुतेक निरर्थक असतात. म्हणजे त्या नाही केल्या तरी चालतील, त्या केल्याने फारसा फरक पडत नसतो. त्यामध्ये डोके चालवायची गरज पडत नाही. शरीराला विशेष त्रास द्यायची गरज पडत नाही, कुठेही मुद्दाम ताकद लावावी लागत

नाही. बऱ्याचशा गोष्टी आज नाही केल्या तरी उद्या केल्या तरी चालण्यासारख्या असतात. म्हणजे फारशा प्राधान्यक्रमाची गरज लागत नाही.

प्रयोगशीलता म्हणजे नाविन्याचा विचार आला, की जे आपण काही करतो ते बुद्धीपुरस्सर आहे का याचा विचार असतो, त्या हालचालींचे किंवा कामाचे analysis असणे, म्हणजे विश्लेषण करणे; निदान स्वतःचे केलेला खास विचार असतो. म्हणजे खरेखुरे माणसाचे जिवनमय असते. कुणालाही विचारून बघा, मग तो कुठलाही वयाचा असो पण, त्यातल्या त्यात ज्येष्ठांना. कारण त्याच्या routine ची काही वैशिष्ट्ये सांगाल की इथेही नकारात्मक उत्तर येईल. कारण ज्येष्ठ नागरिक म्हणूनही आपली काही खास जबाबदारी आहे असे त्याला वाटतच नाही; आणि वेळ कसाही घालवायचा ज्येष्ठत्वाचा खास परवाना त्याला मिळालेला असतो. प्रयोगशीलता हा गुण आत्मसन्मानासारखाच छुपा, पण महत्त्वाचा आहे, हे कळल्याशिवाय राहणार नाही.

- डॉ. अरविंद नवरे

डायरेक्टर, अनुलोम टेक्नोलॉजीज प्रा. लि.

मोबाइल : ९५५२३८४९३१

Important Days & Dates in November

Date	Day	Events
1st November	Monday	World Vegan Day All Saints' Day Melbourne Cup Day
2nd November	Tuesday	All Souls' Day Parumala Perunnal
6th November	Saturday	International Day for Preventing the Exploitation of the Environment in War and Armed Conflict
7th November	Sunday	Infant Protection Day World Cancer Awareness Day
8th November	Monday	World Radiography Day
9th November	Tuesday	World Services Day Iqbal Day
10th November	Wednesday	World Science Day for Peace and Development
11th November	Thursday	Armistice Day (Remembrance Day) National Education Day
12 November	Friday	World Pneumonia Day
13 November	Saturday	World Kindness Day World Usability Day (2nd Thursday in November)
14th November	Sunday	Children's Day in India (Jawaharlal Nehru birthday) World Diabetes Day
16th November	Tuesday	International Day for Tolerance
17th November	Wednesday	International Students Day National Epilepsy Day World Chronic Obstructive Pulmonary Disease Day or World COPD Day
19th November	Friday	World Toilet Day International Men's Day
20th November	Saturday	Africa Industrialization Day Universal children day
21st November	Sunday	World Television Day World Day of Remembrance for Road Traffic Victims
25th November	Thursday	International Day for the Elimination of Violence against Women
26th November	Friday	Constitution Day of India
29th November	Monday	International Day of Solidarity with Palestinian People

FEEDBACK FROM OUR SATISFIED CUSTOMERS...

Had a good and seamless experience for getting required documentation done online timely. Thanks to the Anulom team - Shweta, Pornima, Supriya, Meenal and Suchita!

— ANKUR VIJ

Very good service provided by Keerthana Rajendran. Really appreciate her guidance.

— MUKESH JAIN

Right from rental agreement renewal reminders to actual online agreement execution Anulom makes job very easy for NRI's. Thanks a ton, Anulom.

— ATUL BHAVE

Keerthana Rajendran was very helpful and knew what she was doing. Finished the process end to end in less than 20 min. Would definitely recommend.

— PRASANNA MATEGAONKAR



The service representative Aprasa S was quick and efficient. The whole process was smooth & completed in 15 minutes.

— SALIL MALSHE

Great, quick distant registration experience. Aprasa. S helped me with the biometric verification launched remotely. Happy to see the agreement proceed smoothly without being physically present...Good work Anulom.

— SANJAY KULKARNI

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This Newsletter is being published on the 10th of every month for private circulation only and is not for sale. It is published by the owner, printer and publisher M/s. Anulom Technologies Pvt. Ltd; and Editor Yashodhan Jatar, 6, Mayur Apartments, 997/20, Navi Peth, Pune 411 030, and is sent through email to the customers and well-wishers of Anulom Technologies Pvt. Ltd; Pune.

Designed by Amogh Arts, Pune, for and on behalf of Anulom Technologies Pvt. Ltd;

The editor does not necessarily agree with the opinions published in the Articles in this magazine.

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