



FIXED DEPOSITS AND RECURRING DEPOSITS IN A BANK



Fixed deposits are also referred to as “term deposits” or “time deposits.” It is a service provided by banks and non-banking financial institutions that provides investment instruments (NBFC). It is regarded as one of the safest ways to save for the

future, among many others. FDs allow users to deposit a lump sum amount for a specific time period and receive interest either monthly, quarterly, or upon maturity.

A recurring deposit is a type of term deposit that banks offer to

A Comparative Difference Between Recurring Deposit and Fixed Deposit

The difference between fixed deposit and recurring deposit is given below —

Parameters	Fixed Deposit	Recurring Deposit
When to deposit amount	Lump sum in one go	Every month
Who can open	Anyone with an active bank account	Person with a regular source of income
Amount to be deposited	Varies from one bank to another	Particularly Rs 500
Tenure	7 days to 10 years	6 months to 10years and beyond
Types	<ul style="list-style-type: none">- Cumulative Fixed Deposit- Non-Cumulative Fixed Deposit- Bank deposits- Company deposits- Senior citizen FD- NRIs FDs- Regular FDs- Standard FDs- Tax saving FDs	<ul style="list-style-type: none">- Regular recurring deposit account- Recurring deposit account for NRI- Recurring deposit account for minors- Recurring deposit accounts for senior citizens



Editorial...

Dear Readers,

We are very proud to inform you that Anulom Newsletter has completed its one year of publication in August 2022; and this is the first issue of the second year. We thank you for accepting this Newsletter and are sure you all must have enjoyed reading this and must have found the topics covered, very useful to you in your business and personal life.

We once again request you to send your feedback on the Newsletters, forward the same to your relatives and friends, contribute your articles for the same and continue to stay connected with Anulom services for many more years to come.

– Editor

their customers. It enables customers with a consistent source of income to deposit a set amount of money into a recurring deposit account on a monthly basis. When the customer deposits the money, he or she becomes eligible to earn interest on it.

The difference between fixed deposit and recurring deposit is based on their features, deposit

requirements, tenure, interest rates, benefits, and limitations, among other things. In this Article, we will learn about fixed deposits and recurring deposits, their benefits and features, as well as the key differences between a fixed deposit and a recurring deposit account.

Benefits of Readymade Houses...

Consumers who want to buy a home right now are showing more interest in readymade homes. The main reason for this is that they want to avoid delays in completion of construction. So, they can save a lot in rent and pre-EMI payments and at the same time they can see the house in which they are going to live.

It is doubtful whether the construction project will be completed on time. Customers want to save interest on EMI. Also, if the house is ready, it can be rented out immediately. Due to these factors, more and more consumers are now insisting on buying ready-to-move-in homes.

Those consumers who want instant possession of the house, do opt for the ready-to-move-in houses. So, they move in from the rented house to their own home and save on the exorbitant amount of rent. But such houses are approximately 20% costlier than the normal houses. Time is the main aspect while shifting to a new house. Consumers are ready to shell out some more money, if the house is located at a prime location with the basic amenities such as Offices, Schools, Colleges, Markets, Hospitals etc.

The most important benefit of ready-to-move-in house is that the consumer is able to see the house before investing in it. So, it is easy to take a decision. In this case the possibility of being cheated by the developer or the builder, is almost zero, as the property is thoroughly checked. The aspects of maintenance, connectivity, interior designing, neighbourhood and their future valuation is already considered. Earlier, the consumers were inclined to buy a house which was under construction. Readymade houses were considered to be costly. But now, due to the changing trends in the market, these houses are now becoming popular, which were earlier considered to be costly.

In the long run, staying in a rented house for a long time, is not advisable. Therefore, many consumers are now opting for the readymade houses. The greatest benefit of such ready-to-move-in houses, is that, as these houses are ready to use, consumers need not wait for the completion of the construction and they can shift to a new house immediately. But while shifting to such houses, it is also important to get the utmost benefits of the money that has been invested. Therefore, it is essential to check the creditability of the developer or the builder, location,

We have provided a basic information about Fixed and Recurring Deposits. An investor can visit the nearest Bank and have more details of Fixed Deposit or Recurring Deposit Schemes, their benefits and other aspects and then invest his hard-earned money to reap maximum benefits.



connectivity and the basic infrastructural facilities and amenities.

Usually, salaried persons and first-time buyers are the main customers of readymade houses. Generally, the timetable gets haywire if there is a shortage of labour and building material during the construction of building. The construction costs also increase. The customers cannot afford such a delay. So, they prefer readymade houses.

The customers who are going for the ready-to-move-in houses, should keep in mind certain following points:

1. The current/prevaling rate of readymade houses in that particular area.
2. Location of the house.
3. All the Legal papers related to the house that they are buying.
4. The structural Plan of the building, in which they are buying the house.

The customers should first of all thoroughly check the creditability of the developer or the builder. They should also consider the quality of the construction and the exact built-up area. They should also check whether the developer or the builder has obtained proper permissions and sanctions required for the Project. The most important thing is that the customer has to seriously think over the market value of that particular area and the probable value he would be getting in the future, for his house or property, in case he needs to rent it out or sell it out.

There is a good demand for ready-to-move-in houses in the major cities like Mumbai, Pune, Chennai, Delhi, Bengaluru etc.



वकिली व्यवसाय आणि नीतिनियम

- अॅड. अविनाश चाफेकर

वकिली व्यवसाय (किंवा Legal Profession) हा अतिशय पवित्र आणि शिष्टसंमत व्यवसाय आहे. त्याची निर्मिती झाली तीच मुळी सार्वजनिक हितासाठी, समाजाच्या उपयोगासाठी, व्यक्तिगत लाभासाठी नव्हे! न्यायदानाच्या प्रक्रियेतील तो महत्त्वाचा घटक मानला जातो. न्यायदानात न्यायालयाचा भागीदार म्हणून, त्याच्याकडे पाहिले जाते. एवढे महत्त्व या व्यवसायाला आणि पर्यायाने वकिलीला प्राप्त होते. अर्थातच त्यामुळे वकिलांवर, म्हणजेच वकिली व्यवसाय करणाऱ्या व्यक्तींवर मोठीच नैतिक जबाबदारी येऊन पडते.

हा व्यवसाय करणारी प्रत्येक व्यक्ती ही जबाबदारी अपेक्षेप्रमाणे पार पाडतीलच अशी खात्री नसते. म्हणूनच नियम, कायदा करावा लागतो. वकिली व्यवसायाचे पावित्र्य आणि मान टिकवण्यासाठी अॅडव्होकेट्स अॅक्ट तयार करण्यात आला. संपूर्ण देशाचे एक बार कौन्सिल ऑफ इंडिया स्थापन

करण्यात आले. तसे प्रत्येक राज्यासाठी एक-एक बार कौन्सिल स्थापन करण्यात आले. वकिलांच्या गैरवर्तणुकीबद्दल त्यांना शिक्षा करण्याचा अधिकार बार कौन्सिलला असतो. तथापि, गैरवर्तन ही संज्ञा फारच व्यापक आहे. त्याच्या सीमा (परिघ) ठरवणे कठीण आहे. अॅडव्होकेट्स अॅक्टनुसार मिळालेल्या अधिकाराखाली कौन्सिलने जे नियम किंवा नियमावली बनवली आहे, त्यातील नियमांचा भंग म्हणजे व्यावसायिक किंवा अन्य प्रकारची गैरवर्तणूक असे समजले जाते. या नियमात वकिलीची कर्तव्ये आणि व्यावसायिक शिष्टाचार सांगितले आहेत. तथापि, ज्या वर्तणूकीसंबंधी काहीच उल्लेख नाही, त्या वर्तनासंबंधी बार कौन्सिलला काहीच म्हणायचे नाही किंवा त्यासंबंधी काहीच निर्बंध नाहीत, असा अर्थ कोणी घेऊ नये. गैरवर्तणूक कोणती ते फक्त त्या नियमांच्या आधारेच ठरवले जाईल, असे नाही.

(क्रमशः)

स्फुरणिका...

Begin... Within

टाइम्स ऑफ इंडियाचे 'Begin.... Within' हे सदर मला आवडले याचे कारण त्याचे ते शीर्षक. त्याचे भाषांतर, माझ्या मते 'स्वतःपासून सुरुवात करा' असे करायला हरकत नाही. उपदेश करणे सोपे आहे पण तो स्वतःच कृतीत आणणे तितके सोपे नाही.

उदाहरण द्यायचे म्हणजे - 'Early to bed, early to rise... which makes you healthy, wealthy and wise', हे बरेच प्रसृत झालेले वचन किती जण पाळतात? जवळ-जवळ सगळेच डॉक्टर 'निर्व्यसनी रहा' असे सांगत असणार. मात्र त्यापैकी किती जण स्वतः पाळत असणार?

'Begin... Within' यातील Within हा शब्द मला खूप महत्त्वाचा वाटतो. कारण एखादी गोष्ट मनापासून करणे हे महत्त्वाचे आहे. अगदी आत, मनात ती ठसली पाहिजे. मगच ती उत्स्फूर्तपणे होत असते. ओशो (रजनीश) यांनी त्यांच्या प्रवचनात एक गोष्ट सांगितली आहे. 'परमेश्वराला वाटले की माणसाला सहजासहजी दर्शन द्यायचे नाही. मग तो हिमालयाच्या टोकावर जाऊन बसला. पण तिथेही माणूस गेला व त्याला परमेश्वराचे दर्शन झाले. मग तो समुद्राच्या तळाशी गेला. तिथेही माणसाने त्याला पकडले. मग तो अशा ठिकाणी गेला की तिथे क्वचितच माणसाला तो भेटेल. ती जागा होती - माणसाचे हृदय. तिथे पोहोचणे खूप अवघड!

कर्तव्य, कर्म पार पाडायचे जमत नाही, म्हणून हे करणे म्हणजे 'पाट्या टाकणे'. हे सामान्यपणे कुणीही करतो. पण, when work is duty, life is slavery. But when work is a joy, life is a pleasure. जे काम करताना मनाला आनंद होतो, तिथेच माणूस सुखी असतो. काम आवडीचे असेल तर माणसे ते करतील. पण मूळची आवड नसताना आवड निर्माण करून काम करणे, हे जमेल का?

जाता-जाता, WhatsApp वर आलेला पुढील विनोद सांगावासा वाटतो - Definition of Laziness - It is the art of taking rest before you get tired. Prevention is better than cure. मनापासून काम करा, आनंद नक्की निर्माण होईल. दगडातूनही परमेश्वराची मूर्ती तयार होईल आणि परमेश्वर आहे का ही शंकाही राहणार नाही.

- डॉ. अरविंद नवरे

डायरेक्टर, अनुलोम टेक्नोलॉजीज प्रा. लि.
मोबाइल : ९५५२३८४९३९

Important Days & Dates in September

Dates	National & International Events
1 to 7 September	National Nutrition Week
2 September	World Coconut Day
3 September	Skyscraper Day
5 September	Teachers' Day (Dr. Radhakrishnan's birthday)
5 September	International Day of Charity
7 September	Brazilian Independence Day
8 September	World Literacy Day
8 September	World Physical Therapy Day
10 September	World Suicide Prevention Day
11 September	National forest Martyrs Day
11 September	9/11 Remembrance Day
14 September	Hindi Diwas
14 September	World First Aid Day
15 September	Engineer's day in India
15 September	International Day of Democracy
16 September	World Ozone Day
16 September	Malaysia Day
17 September	World Patient Safety Day
18 September	International Red Panda Day
18 September	World Bamboo Day
19 September	International talk like a pirate day
21 September	Alzheimer's Day
21 September	International Day of Peace
22 September	Rose Day (Welfare of Cancer patients)
23 September	International Day of Sign Languages
24 to 30 September	World Maritime Week
25 September	World Pharmacists Day
25 September	Antyodaya Diwas
26 September	Day of the Deaf
26 September	World Contraception Day
26 September	World Environmental Health Day
26 September	World River Day
27 September	World Tourism Day
28 September	World Rabies Day
29 September	World Heart Day
29 September	International Day of Awareness of Food Loss and Waste
30 September	International Translation Day
30 September	World Maritime Day
First Monday in September	National Labour Day for US
First Sunday in September	Grandparents Day
Second Saturday in September	World First Aid Day
Fourth Sunday in September	Daughter's Day

ALL ABOUT SIM CARD



A SIM card, also known as a subscriber identity module, is a smart card that stores identification information that pinpoints a smartphone to a specific mobile network. Data that SIM cards contain include user identity, location and phone number, network authorization data, personal security keys, contact lists and stored text messages. SIM cards allow a mobile user to use this data and the features that come with them.

Without a SIM card, some phones would not be able to make calls, connect to internet services such as 4G LTE or send SMS messages. SIM cards are removable and have anywhere from, 32KB to 128KB.

Not all phones with SIM cards work the same, however. There are two distinct technologies used; GSM (Global System for Mobile communication) and CDMA (Code Division Multiple Access). GSM is the most widely adopted technology digital mobile network. Network carriers such as AT&T and T-Mobile use GSM. If a carrier uses GSM, that means that users can remove their SIM card from a device and move it to another mobile device with all the same data and contacts on it. The network carrier will still be able to identify the user.

CDMA enabled phones do not need a SIM card; instead, the mobile device will use an electronic serial number (ESN). Users that have a phone with an ESN cannot switch between devices as easily as users would need permission from their network carrier. Network carriers such as Sprint and Verizon use CDMA.

Even though carriers such as Sprint and Verizon do not need SIM cards, SIM cards are can still be found in devices under those networks. This is because mobile devices need the use of SIM cards to use 4G LTE.

A device called a SIM card reader can be used to upload data from a SIM card to a computer or other device.

Types of SIM cards

SIM cards have come in a variety of different sizes over time. Types of SIM cards include:

- Standard SIM cards measure 25x15mm and are used in older and basic phones.
- Micro SIM cards measure 15 x 12mm, and are more likely to be found in phones from the 2010s and up.
- Nano SIM cards measure 12.3 x 8.8mm and are used in newer smartphones.
- eSIM, or embedded SIM's, measure 6 x 5mm, and has the SIM card installed in the phone already. eSIM's are activated remotely by the network carrier.

Some phones now release support of dual-SIM, meaning a user can have two different SIM cards activated in the same device. For example, the iPhone 10s supports dual-SIM—one SIM card is removable, and the other is an eSIM. Dual-SIM cards are useful for people who want to have two phone numbers for one device. For example, one work and one private contact number.

Benefits of SIM cards

A SIM card can be switched easily from one phone to another and this portability of data offers a number of benefits. For example, a user that buys a new phone can install the current SIM card to associate the new phone with the same number and user preferences as the old one. In

another common situation, if a phone's battery runs out of power, the user can easily install the card to another subscriber's phone to borrow it without running up that user's minutes. Some vendors offer prepaid SIM cards that can provide travellers with local numbers, as long as their cell phones are not locked to a specific carrier.

Security concerns

An individual's SIM card can be a target for hackers since the SIM card has indirect access to a person's email, banking information or social media accounts. Many times, an option to recover a password is sent through text or SMS. If a hacker gains access to the information stored on a SIM card, they could transfer the data to another SIM card.

SIM cards do have a security code to prevent it from being used in a separate device, so users can go into their phone's settings and change the PIN code for the SIM card to something more complicated. Other security features include authentication and encryption to protect data and prevent eavesdropping.



FEEDBACK FROM OUR SATISFIED CUSTOMERS...

Absolutely hassle-free process and quick Turnaround. Very useful for IT professionals like me. Stunning, WoW and delightful experience. I'm happy with the process and ease of working with the team. The big game changer in this era I would call. Thank you Anulom for making our life easy. Appreciated the efforts put by all of you. Thanks!

SWAPNIL KHARCHE

Good and very convenient services. Thank you Monali for your quick response.

KETAKI GHARE

Excellent Services.

SUDHIR SATPUTE

Thanks Keerthana Rajendran for your time! Appreciate your help!

AMEY SATPUTE

Nice experience.. Proper communication by Madhuri Paygude Madam

ANJANA SABLE

Want to become a Partner of Anulom?

There is a great business opportunity waiting for you.

Just call us on 9595380945 / WhatsApp : 9087727428, for a live Free Demo.

**Please send your Feedback, suggestions and FAQs about this Newsletter to :
yashodhan.jatar@anulom.com**

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.

Follow us on:

