

SPECIAL
STORY

How To Weather The NFO Storm?

Outlook

MONEY

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Taking Charge

Bhawana
Sharma,
41, reinvented
herself financially
after she lost her
husband

RNI NO. DELENG/2002/08292



O.M.
52

- Being financially independent is the need of the hour for women. We have stories of resilience, challenges and awareness to inspire you

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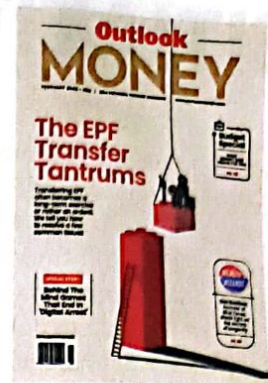
EPF Woes

I have been a regular reader of *Outlook Money* and would like to appreciate the effort taken to bring to light the problems many employees face regarding their Employees' Provident Fund (EPF) transfers, in the February 2025 issue story, *Changed Jobs? Where Is Your EPF Money*. The story covered the real problems with the Employees' Provident Fund Organisation (EPFO) processes, especially the website. Many people often don't check their EPF details as regularly as they check their bank accounts, only to face problems at a later stage.

I myself spent a lot of time navigating and understanding the website to get a clear picture of my account. However, I feel the other

major problem is EPF claim rejection. There is a huge list of reasons that are explained only during rejection and settlement amounts.

Srinivas Reddy, email



FEBRUARY | 2025

Seniors At Risk

The article on digital arrest, *Behind The Mind Games That End In Digital Arrest*, February 2025, was very insightful. Every other day, there is news of digital arrests and duping people of their hard-earned money. I am a senior citizen and feel scared of receiving calls from unknown numbers. This is a growing menace to which senior citizens and others who are not tech-savvy are particularly vulnerable to. The only way to stay safe is to keep oneself aware of these developments and if the need arises, let younger family members,

who are tech-savvy, handle banking transactions for their senior family members. As one gets older, it become increasingly difficult for one to learn newer ways of digital transactions and interact with faceless entities in a digital world.

Ankur Sharma, email

Tax Cuts

The government's move to increase the nil tax slab on salary income to ₹12 lakh is a welcome move (*Budget & You: New Regime Beats Old In FY26*, February 2025). While some sectors are likely to gain, it is also heartening that the insurance sector has opened (*Boost To Consumption, But Don't Buy Blindly*) by way of 100 per cent foreign direct investment. This will bring in more transparency and competition, which is likely to boost insurance penetration and make insurance more affordable. In the long-run, it will be a win-win scenario for insurers and policyholders alike.

Tanmay Garg, email



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