

# Outlook

# MONEY

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## The EPF Transfer Tantrums

Transferring EPF often becomes a long-term exercise or rather an ordeal. We tell you how to resolve a few common issues

SPECIAL STORY

Behind The  
Mind Games  
That End In  
'Digital Arrest'

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**Budget  
Special**

WHAT  
BUDGET 2025  
MEANS FOR YOU

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**Dan Buettner,**  
Founder of  
Blue Zones,  
sheds light on  
the secrets  
of longevity

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**06 COVER STORY**

IDFC FIRST Bank's MD & CEO, V Vaidyanathan discusses early retirement planning, financial security, and customer-friendly tools

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TRANSFORMING  
CUSTOMER BANKING**

IDFC FIRST Bank is transforming the banking landscape with customer-focused products



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As life expectancy increases and family structures shift, proactive retirement planning is essential for financial security



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IDFC FIRST Bank emphasises early retirement planning, offering tailored financial solutions for lifelong security.



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SENIOR CITIZENS  
SPECIAL**



**LESS THEN 60 YEARS  
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# CHANGED JOBS? WHERE IS YOUR EPF MONEY?

For many employees, transfer of EPF becomes a nightmare when changing jobs. We give you the likely problem scenarios and what you should do for a seamless transfer of your EPF upon changing jobs and states



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**Head Office** AB-10, S.J. Enclave, New Delhi 110 029

**Customer Care:** 9266855837/9266855636; Office Hour: 10 am to 6 pm

**Email:** yourhelpline@outlookindia.com

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**BUDGET 2025-26**

**NEW REGIME BEATS OLD IN FY26**

Lower tax slabs and nil tax on income up to ₹12 lakh has not only provided relief to middle-class families, but also rendered the old tax regime irrelevant for most. The government has also renewed its focus on senior citizens

Photo: Suresh Pandey



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**HOW BUDGET AFFECTED DIFFERENT SECTORS**

With the Budget putting more money into the hands of people to boost consumption, and increasing the foreign direct investment limit in insurance, certain consumer-oriented sectors, such as FMCG and auto are expected to do well. However, be careful not to buy blindly

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**COLUMN THE HIGH OLD-NEW BREAK-EVEN POINT**



The break-even point for deductions to choose between the old and new tax regimes is ₹8.50 lakh for incomes above ₹24.75 lakh. Normally, the deductions do not exceed this amount

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SPECIAL Q&A

**GOVERNMENTS DON'T FOCUS ON HEALTH**

Longevity is not about going to the gym or having superfoods, but living in an environment that promotes a healthy lifestyle, says Dan Buettner, Blue Zones founder, National Geographic fellow, and author in an interview

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BANKING

**MENACE OF DIGITAL ARRESTS**

The new scam of digital arrest employs psychological pressure to dupe vulnerable victims. We tell you how it works, and how to keep yourself safe from such scams

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COLUMN

**'GAP' IN LONG-TERM RETURNS**

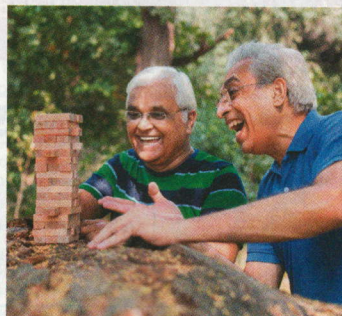
There is a gap in nominal and inflation-adjusted returns across asset classes. Look at long-term trends for clarity, writes Rajan Raju

**Outlook MONEY Retirement**

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**WHY YOU SHOULD BE DEBT-FREE IN RETIREMENT**

Being debt-free in retirement is the best course of action, and we have strategies for you to make that happen. Nevertheless, if you already find yourself servicing debt in retirement, there are strategies for that too



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**CONSISTENT RETURNS IN HYBRID SPACE**

An analysis of Kotak Equity Hybrid-Direct Fund

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**HOW NOT TO BE FINANCIALLY VULNERABLE**

Our monthly pay cheques may not cover all our emergencies. That's why it's necessary to have a safety net, writes Larissa Fernand.

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