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Cash or charge?

Sanjay K Bose

Saving for a rainy day is not something that comes naturally to the Bose family. Therefore, it is not at all surprising to see us making a dash for the ATM machine outside our bank when the rains do come.

Of course, the reason is not hard to find. In spite of its brave promise to provide 24 hour banking come rain, hail or shine, the security door guarding the room with the ATM refuses to let us in when the weather turns humid. Normally, swiping the card works fine, but if there is even a hint of rain in the air, the door stays stubbornly locked. We have tried swiping the card in all sorts of innovative ways, along with muttered imprecations and even veiled threats, but to no avail. My daughter's friend, apparently a close relative of Ali Baba, helpfully suggested saying "Open Sesame" in tune with the swiping. All that it did was to earn us suspicious glances from a rapidly burgeoning crowd of interested spectators.

We now find it just a lot easier to take out as much cash as we need whenever we see clouds on the horizon. The way things are going, my ATM privileges may not last too long anyway. The intimidating blue welcoming screen with the flashing message asking me to enter my PIN makes me so nervous that I tend to forget everything. What happened the other day was even worse! As far as I recall, I did remember my PIN this time but the machine still insisted on eating up the card. Thus, the manager eventually discovered that although I had entered my PIN correctly, only that the card I was using was not my own. It was my wife's! Of course, my wife was not amused either. Apart from the fact that I could not give her a credible explanation as to how her ATM card landed up in my wallet, she was also upset at being dragged to the bank. Therefore, it took me quite some time to convince her that our manager insisted he would return cards only to their legitimate owners instead of their absent-minded spouses.

My experiences with plastic money - ATM cards and credit cards - are not really going as well as they should. Perhaps being old-fashioned, crisp rupee notes, personally autographed by the Governor of the Reserve Bank for my use, still brings a smile on my face that plastic money cannot. It's quite a different matter that cashiers in departmental stores immediately turn me off, putting me down as an old fogey whenever I want to pay in cash.

I guess I will eventually have to learn how to handle plastic money. The way things are going, one of these days, when I try to give my daughter her monthly allowance, she might smile at me and ask "Cash or charge"?



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