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By **Shri N. N. Pandey**
Retired IAS Jharkhand

EDITORIAL

Celebrating Strength, Wisdom, & Empowerment of Women in India

Hello Dear Readers,

As we step into another enriching edition of Prarambh, we take this opportunity to reflect on the vital role of senior citizens and women in shaping our society. This issue is dedicated to celebrating resilience, recognizing contributions, and addressing the challenges that demand our collective action.

Job Openings for Seniors: A New Dawn of Opportunities

The increasing participation of senior citizens in the workforce reflects a significant shift in societal perspectives. Age should never be a barrier to productivity, and various organizations are now recognizing the value of experience and wisdom. Through initiatives like the Senior Jobs program under Society for Empowerment, we continue to bridge the gap between skilled senior professionals and employment opportunities, ensuring that their expertise is utilized effectively.

Women of Impact: Ageless Achievers

In this edition, we honor the remarkable contributions of women who have defied age barriers to achieve greatness. These Ageless Achievers inspire us with their determination, proving that success has no expiration date. Their journeys serve as powerful testimonies to the indomitable spirit of women who continue to make a mark across various fields.

International Women's Day: A Step Towards Women Empowerment

Ms. Shanaya shares her insightful perspective on the importance of International Women's Day, a day that underscores the need for gender equality and empowerment. As we celebrate the achievements of women, we also recognize the importance of creating an environment where women can thrive, contribute, and lead without constraints.

Senior Citizens Benefit: Budget 2025

Budget 2025 brings renewed hopes and expectations for senior citizens. Mr. Prakhar deciphers the key highlights of the budget that directly impact the elderly, from pension schemes to healthcare allocations and tax relaxations. These provisions reflect the government's commitment to enhancing the quality of life for our senior citizens. Golden

Years, Glowing Health: The Unmatched Importance of Regular Health Checkups for Seniors

Ms. Savita More emphasizes the significance of routine health checkups in ensuring a healthier, more fulfilling life for seniors. Early detection of ailments and preventive healthcare measures can lead to better management of aging-related concerns, reinforcing the need for proactive medical attention.

Stages of Aging and Mental Health

Dr. Savidhi provides an in-depth analysis of the psychological transitions that come with aging. Addressing mental health issues at different stages of life is essential for holistic well-being. Understanding and addressing these concerns can lead to a more supportive and inclusive society for our elderly population.

Cyber Crimes: A Growing Threat

In the digital age, cyber crimes pose a significant risk, especially to seniors who may not always be well-versed in technological advancements. Ms. Swayam Siddha Dash discusses the increasing instances of cyber fraud targeting senior citizens and offers practical solutions to enhance digital security and awareness.

National Anubhav Awards Scheme, 2025

Recognizing the invaluable contributions of senior citizens, the National Anubhav Awards Scheme, 2025, by Team SFE. The awards celebrate the spirit of lifelong learning, leadership, and service, ensuring that the efforts of our elders are acknowledged and appreciated.

As we present this issue of Prarambh, we reaffirm our commitment to fostering an inclusive, progressive, and compassionate society. Let us continue to celebrate the wisdom of our seniors and the strength of our women, paving the way for a brighter and more empowered future.

Editor, प्रारंभ

Shri N. N. Pandey Editor, PRARMBH Magazine

March 2025

JOB OPENINGS FOR SENIORS

A Unique Initiative For Seniors wherein the
Job Openings for the Seniors
above Age of 50 is delved out for their information
knowledge and competitiveness.

SENIOR JOBS

A platform of Job Information for the seniors.

SENIOR JOBS is an employment repository for seniors for the Meaningful Engagement of the senior peoples through dissemination of Job Information on regular basis.

We make no claims, promises or guarantees about the accuracy, completeness, or adequacy of the contents of the information.

The user may verify the details on the given link or with the entities



For Senior Jobs visit

https://www.sfe.org.in/job_search.php

WOMEN OF IMPACT AGELESS ACHIEVERS

Dr. Kavita Sharma

Former President, South Asian University,
Principal Hindu College, Director of India International Centre, New Delhi



Dr. Jyoti Bindal

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Ms. Savita More

“Prarmbh” having more than
15+ years of experience in both
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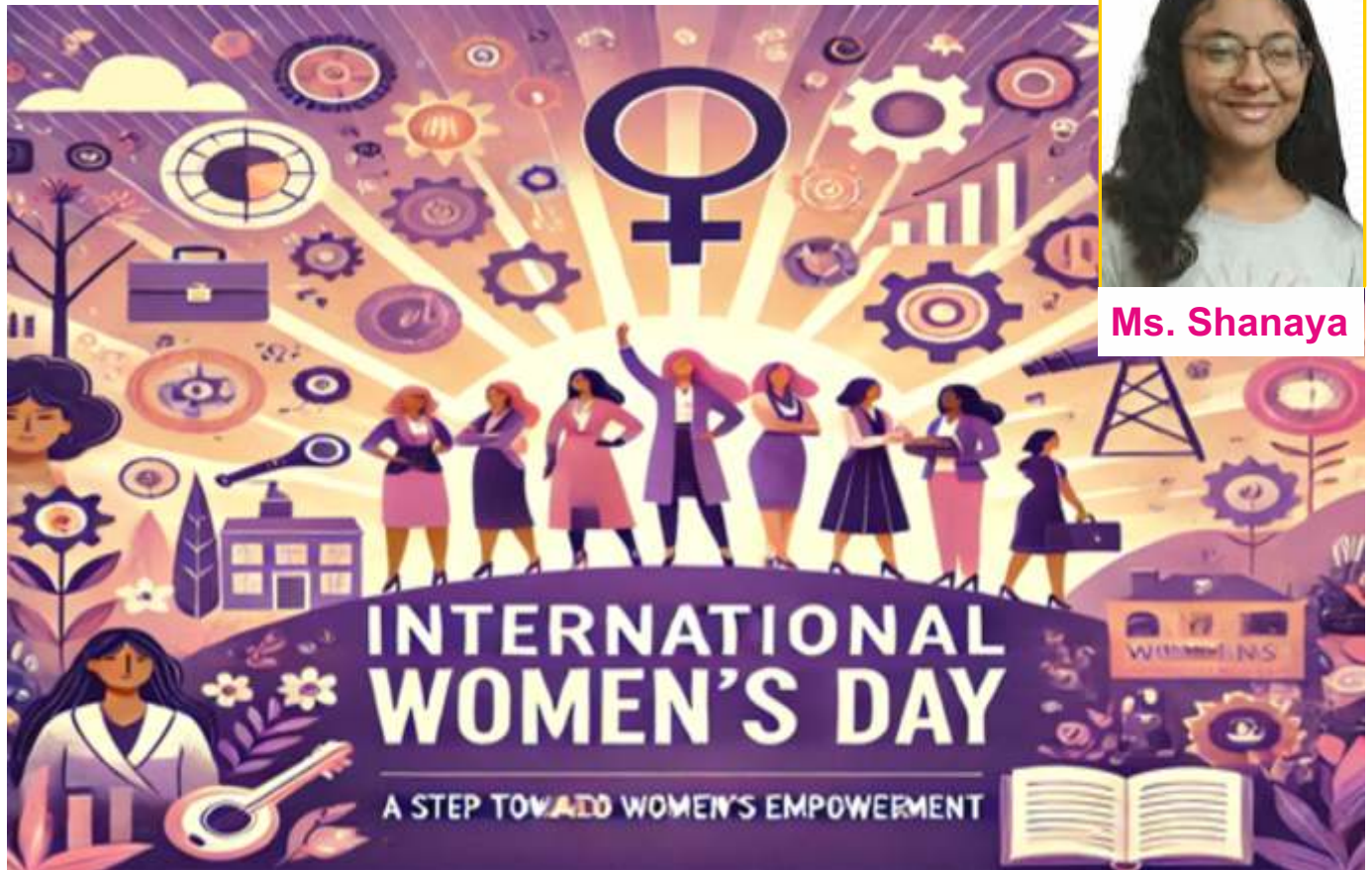
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Mentor
“The Grow In For
Togetherness Centre
(T-GIFT)”



Malti K. Dave

Ayurvedacharya & Yoga Teacher – giving free Yoga classes at Ahmedabad.
Governing Board Member Society For Empowerment



Ms. Shanaya

The theme for 2025 is "Accelerate Action to collectively forge a more inclusive world for women."

Every year on March 8, International Women's Day is celebrated all over the world. This day is dedicated to celebrating the social, economic, political and cultural achievements of women. Also, this day is also an important occasion to spread awareness about gender equality and women's rights. This day is celebrated with the aim of improving the status of women in society and ensuring their rights.

HISTORY OF WOMEN'S DAY

International Women's Day started in the early 20th century. In 1908, 15,000 women in America demonstrated on the streets of New York demanding better working conditions, higher wages and voting rights. After this, the first National Women's Day was celebrated in America in 1909.

In 1910, a socialist leader named Clara Zetkin proposed to celebrate Women's Day globally at an international conference in Copenhagen, the capital of Denmark. In 1911, this day was celebrated for the first time in Austria, Denmark, Germany and Switzerland. After this, in 1977, the United Nations recognized March 8 as International Women's Day. Since then, this day is celebrated to honor the achievements of women and to advance the fight for their rights.

CURRENT STATUS OF WOMEN

Today women are making their mark in every field. Women are writing their success stories in fields like politics, science, education, sports, entertainment, business and social service. Still, problems like gender discrimination, domestic violence, wage inequality and lack of education persist in many places in the society.

In developing countries like India, the status of

women has improved, but many challenges still exist. The education rate of women has increased, and they are becoming financially independent. Still, women face difficulties in moving forward due to gender discrimination at workplaces, security problems and excessive family obligations.

NEED FOR WOMEN EMPOWERMENT

Women empowerment means giving equal rights, opportunities and freedom to women, so that they can take their own decisions and contribute to the society as an empowered person.

MAJOR ASPECTS OF WOMEN EMPOWERMENT:

EDUCATION:

Women should get equal opportunity for education, so that they can become self-reliant. Through education, they can become aware of their rights.

ECONOMIC INDEPENDENCE:

Women should get employment and business opportunities, so that they can become self-reliant. Pay inequality should be eliminated and there should be a system of equal pay.

SECURITY AND RIGHTS:

There should be strict laws and strict monitoring to prevent crimes against women. Strict steps should be taken to eliminate evil practices like domestic violence, sexual exploitation and dowry.

POLITICAL PARTICIPATION:

Women should get more participation in politics, so that they can be involved in the policy making process of the society. Reservation for women in Parliament and Legislative Assemblies can strengthen their position.

IMPORTANCE OF WOMEN'S DAY

Women's Day is not just a formality, but it is an opportunity to recognize the role of women in society and their contribution. There are many objectives behind celebrating this day:

Promoting gender equality

Spreading awareness about women's rights

Inspiring women and honoring their achievements

Inspiring to bring positive change in society

SPECIAL PROGRAMS AND ACTIVITIES ON WOMEN'S DAY

Every year, many programs and activities are organized on Women's Day, some of the major ones are:

Honor Ceremony: Women who have made a special contribution to the society are honored.

Seminars and awareness campaigns: Women's rights and gender equality are discussed.

Marches and rallies: Marches are taken out in support of women's safety and rights.

Online campaigns: Inspirational stories of women are shared on social media.

CONCLUSION

International Women's Day is not just a one-day event, but it inspires us to keep working to improve the condition of women throughout the year. It is the responsibility of every individual in the society to respect women, provide them equal opportunities and create a safe and inclusive environment.

Only when women are empowered, the society and the nation will progress. By empowering Nari Shakti, we can move towards a prosperous and happy future. So, respect women, educate them, and always stand up for their rights. "Where women are respected, God resides there."

Senior Citizens Benefit: Budget 2025

PRAKHAR



The Union Budget 2025, presented by the Finance Minister, introduces crucial reforms aimed at simplifying taxation and providing substantial relief to taxpayers. A strong focus has been placed on fostering an inclusive financial environment, particularly benefiting senior citizens.

1. Higher TDS Thresholds:

- The TDS limit on fixed deposit interest has been raised from ₹50,000 to ₹1 lakh annually.
- For rental income, the annual TDS threshold has increased from ₹2.4 lakh to ₹6 lakh.

2. Simplified National Savings Scheme (NSS) Withdrawals:

- Withdrawals from NSS accounts after August 29, 2024, are now exempt from taxes. This change ensures better liquidity for retirees relying on NSS for financial stability.

3. Streamlined tax filing:

- With no TDS withheld until Rs 1 lakh, many senior citizens may be exempt from filing income tax returns (ITRs), reducing their compliance burden.

4. Augmented liquidity:

- Senior citizens will have greater access to funds throughout the financial year since TDS will not be deducted on interest income up to the new limit of Rs 1 lakh.

Senior Citizen Tax Slabs for FY 2025-26 (AY 2026-27)

Senior citizen tax slabs for FY 2025-26 (AY 2026-27) under New Tax Regime as per Budget 2025		Senior citizen tax slabs for FY 2025-26 (AY 2026-27) under Old Tax Regime as per Budget 2025	
Income Range (Rs)	Tax rate	Tax slabs	Tax rate
0 - 4 lakh	Nil	Up to Rs 3,00,000	Nil
4 - 8 lakh	5%	Rs 3,00,001- Rs 5,00,000	5%
8 - 12 lakh	10%	Rs 5,00,001 to Rs 10,00,000	20%
12 - 16 lakh	15%	Above Rs 10,00,000	30%
16 - 20 lakh	20%		
20 - 24 lakh	25%		
Above 24 lakh	30%		

With these reforms, the Budget 2025 ensures greater financial security, reduced tax burdens, and improved cash flow for senior citizens, making retirement more financially stable and stress-free.

Prakhar-

Student of DPS Vasant Kunj New Delhi

Golden Years, Glowing Health The Unmatched Importance of Regular Health Checkups for Seniors



Ms. Savita More

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Aging is a journey—a tapestry woven with wisdom, experience, and memories. But as the years pass, our bodies undergo inevitable changes. Bones grow frail, immunity slows down, and hidden health risks

lurk beneath the surface. This is why regular health checkups are not just necessary but absolutely non-negotiable for seniors! They are the secret to unlocking a healthier, happier, and more

independent life.

Let's dive into why these checkups are game-changers and how they can add vitality to one's golden years!

HEALTH CHECKUP:

Imagine a routine inspection for a vintage car—meticulously ensuring every part is in top shape to keep it running smoothly. That's exactly what a health checkup does for the body!

During a health checkup, doctors assess key vitals like heart function, blood pressure, sugar levels, kidney health, and more. These appointments may include blood tests, urine tests, X-rays, and scans—not just to diagnose issues but to prevent them before they turn into bigger problems. And here's the golden rule: You don't have to feel sick to get checked! Prevention is always better than cure.

Why Should Seniors Prioritize Regular Checkups?

With age, the body demands extra care and attention. Bones weaken, mobility slows down, and vital organs may not function as efficiently as they once did. Diabetes, arthritis, high blood pressure, heart diseases, and even cancer can creep in unnoticed, often showing no symptoms in the early stages.

Regular checkups act as a safety net, detecting hidden threats before they become life-threatening. Early intervention means faster treatment, less discomfort, and greater chances of recovery.

COMMON HEALTH CHALLENGES IN OLD AGE

- **Heart Disease** – Silent yet deadly, cardiovascular diseases are rampant among seniors. Routine checkups monitor blood pressure, cholesterol, and heart function, reducing risks of heart attacks and strokes.
- **Diabetes** – A lurking menace, uncontrolled

diabetes can lead to kidney failure, vision loss, and nerve damage. Regular blood sugar tests are a must!

- **Arthritis & Joint Pain** – Stiff joints and aching bones need consistent medical supervision. Proper care ensures seniors remain active and mobile.
- **Vision & Hearing Loss** – Fading eyesight and diminished hearing don't just impact health but also confidence and independence. Routine eye and ear tests keep the world bright and audible.
- **Cancer** – The risk of cancer increases with age, but early screenings like mammograms, colonoscopies, and prostate exams can be lifesaving.
- **Memory Loss & Dementia** – Forgetfulness isn't just "a part of aging." Regular cognitive checkups help diagnose conditions like Alzheimer's and dementia early, allowing better management.

WHY REGULAR HEALTH CHECKUPS ARE A GAME-CHANGER

Early Disease Detection – Most life-threatening conditions are treatable if caught early.

Better Management of Chronic Illnesses – Diabetes, hypertension, and arthritis require constant monitoring for effective control.

Cost-Effective in the Long Run – Treating advanced illnesses costs a fortune! Preventive checkups save money, time, and pain.

Improved Quality of Life – A healthy senior is an independent, confident, and active senior.

Fewer Emergency Visits – Avoiding sudden hospitalizations means more peace of mind for both seniors and their families.

MENTAL HEALTH & EMOTIONAL WELL-BEING

Physical health is just one side of the coin—mental and emotional well-being are equally important. Many seniors battle loneliness, anxiety, and depression, often unnoticed. Regular checkups provide an opportunity to discuss mental health, ensuring seniors receive emotional support and counseling when needed. A sound mind leads to a joyful and fulfilling life!

THE POWER OF PREVENTIVE CARE

Prevention is better than cure—and that's the core philosophy of regular checkups! Doctors offer lifestyle guidance on:

- **Healthy Eating** – A nutritious diet keeps diseases at bay.

Simple Exercises – Regular movement ensures strength and flexibility.

Avoiding Harmful Habits – Say no to smoking and excessive alcohol consumption.

Quality Sleep – Good rest is essential for overall well-being.

Timely Vaccinations – Flu shots, pneumonia vaccines, and booster doses shield seniors from severe infections.

THE ROLE OF FAMILY IN SENIOR HEALTHCARE

Family support is priceless! Seniors often hesitate or forget to schedule checkups. Some may even fear hospitals. A caring nudge from family members makes all the difference. Accompanying them to appointments, reminding them about medications, and reassuring them about their health boosts their

confidence.

Busting Myths: Checkups Aren't Just for the Sick!

Myth: "If I feel fine, I don't need a checkup."

Truth: Many diseases show no symptoms in early stages—checkups catch them before they worsen.

Myth: "Doctors always find something wrong."

Truth: Checkups ensure wellness and help you live longer, not scare you!

Myth: "Medical tests are painful and unnecessary."

Truth: Most screenings are quick, painless, and life-saving.

THE ROLE OF TECHNOLOGY IN SENIOR HEALTHCARE

Thanks to modern technology, monitoring health has never been easier!

Mobile apps and wearable devices track blood pressure, heart rate, and sugar levels at home.

Telemedicine allows seniors to consult doctors without leaving their homes.

Advanced diagnostic tools ensure more accurate and faster medical reports.

Yet, gadgets can't replace doctors! In-person checkups remain crucial for comprehensive health assessments.

After all, the golden years should be golden—not burdened with health troubles! So let's encourage every senior to prioritize health checkups and celebrate life with vitality, joy, and independence!

**Because good health
is not just about adding years to life—
but life to years!**

Stages of Aging and Mental Health

Dr Savidhi

1. CHILDHOOD (0-12 YEARS)

In childhood, children's brains develop rapidly and they learn new things. To maintain better mental health at this age, parents and teachers should love, protect, and guide them appropriately.

The best way to provide emotional stability to children is to talk to them openly and to involve them in activities that build their self-esteem. The child should be treated immediately if any mental problems arise during this time, such as difficulty concentrating, fear or anxiety, so that they can move forward in a healthy mental state.

2. ADOLESCENCE (13-19 YEARS)

During adolescence, teens face hormonal changes, physical changes, and mental challenges, as well as concerns about self-image, social pressure, academic stress, and career development.

In order to keep teenagers mentally healthy during this time, parents and teachers need to empathize with them. This age is one of self-reliance and self-reflection, so they should be encouraged to take up yoga, meditation and physical activities in order to cultivate a positive attitude.

3. YOUTH STAGE (20-35 YEARS)

With this age comes responsibilities such as starting a career, stability in relationships, and independence, which can be challenging for mental health.

To avoid mental stress, it is necessary to develop



time management, self-care and positive thinking. Many people at this age face problems like depression, anxiety and insecurity. To maintain mental health, it can be useful to maintain social contact, take interest in your hobbies and consult a mental health specialist if needed.

4. MIDDLE AGE (36-60 YEARS)

Middle age is a mix of stability and new challenges in life. In this stage, a person moves towards success

in his career, but the pressure of family and social responsibilities also increases. At this time, maintaining a balance between work and life is very important for mental health.

This is also the time when changes start occurring in physical health, which can also cause mental stress. To stay mentally healthy, it is important to maintain a balanced diet, regular exercise and positive thinking. At this age, a person should try to stay connected with family and society so that he can remain mentally strong.

5. OLD AGE (AFTER 60 YEARS)

Old age affects both the body and the mind. Loneliness, health problems and reduced social interaction during this time can affect mental health. Many senior citizens experience depression and anxiety as they face circumstances such as retirement, physical frailty and family separation.

To maintain mental health during this time, the elderly should remain active, such as taking regular walks, meeting friends and family members and sharing their experiences. Yoga and meditation are extremely beneficial for mental health. Apart from this, they should be encouraged to learn new things and engage in creative activities.

WAYS TO MAINTAIN MENTAL HEALTH

1. Exercise regularly

Physical activities help reduce mental stress and improve mood. Regular exercise releases happy hormones in the brain, which help maintain better mental health.

2. Eat a balanced diet

A healthy diet helps in proper functioning of the brain and reduces depression and anxiety. Eating a diet rich in green vegetables, fruits, nuts and protein

improves mental health. Excessive consumption of caffeine and junk food should be avoided.

3. Do meditation and yoga

Meditation and yoga provide mental peace and help control anxiety. Meditation can keep the mind calm and emotions can be controlled better.

4. Maintain social contact

Staying connected with family and friends strengthens mental health and removes loneliness. Social interaction promotes mental health and provides positive energy to the person.

5. Learn new things

Pursuing new skills or hobbies keeps the mind active and maintains mental balance. Learning a new language, reading books, listening to music and traveling are very beneficial for mental health. It is important to take care of mental health as you grow older so that you can maintain quality of life and have a positive attitude. Prioritizing mental health is essential for a healthy and happy life.

Mental health is important at every stage of life. From childhood to old age, it is necessary to maintain mental balance at every stage so that a person can face the challenges of life and live a happy life. Regular exercise, balanced diet, meditation and social interaction are extremely important to maintain mental health.

Physical and mental changes are natural with age, but their impact can be reduced with the right care and positive attitude. By giving priority to mental health, we can provide a happy and healthy life not only to ourselves but also to our family and society.

Cyber Crimes



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Cybercrime may be defined as “Any unlawful act where computer or communication device or computer network is used to commit or facilitate the commission of crime”.

TYPE OF CYBER CRIMES

- Cyber Bullying- A form of harassment or bullying inflicted through the use of electronic or communication devices such as computer, mobile phone, laptop, etc.
- Cyber stalking is the use of electronic communication by a person to follow a person, or attempts to contact a person to foster personal interaction repeatedly despite a clear indication of disinterest by such person; or monitors the internet, email or any other form of electronic communication commits the offence of stalking.
- Cyber Grooming is when a person builds an online relationship with a young person and tricks or pressures him/ her into doing sexual act.
- Online Job Fraud is an attempt to defraud people who are in need of employment by giving them a false hope/ promise of better employment with higher wages.
- Online Sextortion occurs when someone threatens to distribute private and sensitive material using an electronic medium if he/ she doesn't provide images of a sexual nature, sexual favours, or money.
- Vishing is an attempt where fraudsters try to seek personal information like Customer ID, Net Banking password, ATM PIN, OTP, Card expiry date, CVV etc. through a phone call.
- Sexting is an act of sending sexually explicit digital images, videos, text messages, or emails, usually by cell phone.
- Smishing is a type of fraud that uses mobile phone text messages to lure victims into calling back on a fraudulent phone number, visiting fraudulent websites or downloading malicious content via phone or web.
- SIM Swap Scam occurs when fraudsters manage to get a new SIM card issued against a registered mobile number fraudulently through the mobile service provider. With the help of this new SIM card, they get One Time Password (OTP) and alerts, required for making financial transactions through victim's bank account.

Getting a new SIM card against a registered mobile number fraudulently is known as SIM Swap.

- Credit card (or debit card) fraud involves an unauthorized use of another's credit or debit card information for the purpose of purchases or withdrawing funds from it.
- Impersonation and identity theft is an act of fraudulently or dishonestly making use of the electronic signature, password or any other unique identification feature of any other person.
- Phishing is a type of fraud that involves stealing personal information such as Customer ID, IPIN, Credit/Debit Card number, Card expiry date, CVV number, etc. through emails that appear to be from a legitimate source.
- Spamming occurs when someone receives an unsolicited commercial messages sent via email, SMS, MMS and any other similar electronic messaging media. They may try to persuade recipient to buy a product or service, or visit a website where he can make purchases; or they may attempt to trick him/ her into divulging bank account or credit card details.
- Ransomware is a type of computer malware that encrypts the files, storage media on communication devices like desktops, Laptops, Mobile phones etc., holding data/information as a hostage. The victim is asked to pay the demanded ransom to get his device decrypts.
- Computer Virus is a program written to enter to your computer and damage/alter your files/data and replicate themselves.
- Worms are malicious programs that make copies of themselves again and again on the local drive, network shares, etc.
- A Trojan horse is not a virus. It is a destructive program that looks as a genuine application. Unlike viruses, Trojan horses do not replicate themselves but they can be just as destructive.

Trojans open a backdoor entry to your computer which gives malicious users/programs access to your system, allowing confidential and personal information to be theft.

- Denial of Services (DoS) attack is an attack intended for denying access to computer resource without permission of the owner or any other person who is in-charge of a computer, computer system or computer network.
- A Distributed Denial of Service (DDoS) attack is an attempt to make an online service unavailable by overwhelming it with traffic from multiple sources.
- Website Defacement is an attack intended to change visual appearance of a website and/ or make it dysfunctional. The attacker may post indecent, hostile and obscene images, messages, videos, etc.
- Cyber-Squatting is an act of registering, trafficking in, or using a domain name with an intent to profit from the goodwill of a trademark belonging to someone else.
- Pharming is cyber-attack aiming to redirect a website's traffic to another, bogus website.
- Cryptojacking is the unauthorized use of computing resources to mine cryptocurrencies.
- Online Drug Trafficking is a crime of selling, transporting, or illegally importing unlawful controlled substances, such as heroin, cocaine, marijuana, or other illegal drugs using electronic means.
- Espionage is the act or practice of obtaining data and information without the permission and knowledge of the owner.

Source :

<https://cybercrime.gov.in/Webform/CrimeCatDes.aspx>

NATIONAL ANUBHAV AWARDS SCHEME, 2025 TEAM SFE



Department of Pension & Pensioners' Welfare had launched an online platform entitled 'Anubhav' in March 2015 for sharing the experiences of retiring/retired government employees while working with the Government. It is a scheme for retiring/retired employees to showcase their significant achievements made during service period. It is envisaged that over a period of time, this will create a wealth of institutional memory with replicable ideas and suggestions. This will prove an invaluable tool for helping in future governance related issues, since a treasure trove of experiences shall be left behind by the retiring generations of government employees and officers.

ELIGIBILITY: The employees of Central Government and Central Public Sector Undertakings (CPSUs) including Public Sector Banks who are going to retire in next 8 months or who have retired within 3 years are the 'eligible employees' for the submission of Anubhav write ups. All the Anubhav write ups published on the Anubhav Portal between the period 1st April, 2024 and 31st March, 2025 will be considered for the Anubhav Awards/Jury Certificates, 2025.

For more information visit: <https://pensionersportal.gov.in/Anubhav/>

Source:

<https://pensionersportal.gov.in/Anubhav/Documents/Anubhav%20Awards%20Scheme,%202025.pdf>

SFE Activities



**Professor Sachindra Narayan felicitated
by Bahan Gita Goswami, Secretary Kasturba Gandhi Ashram, Gauhati.**

SFE Activities

YOGA CLASSES RUN BY SOCIETY FOR EMPOWERMENT



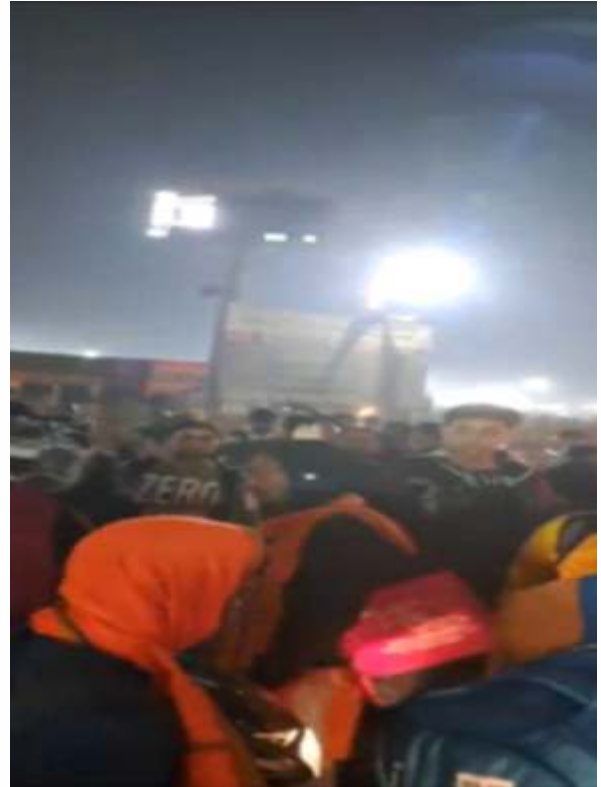
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AHMEDABAD

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SFE Activities

Mahakumbh from the Eyes of Society for Empowerment





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