

“Embrace the glory of age.”

-Lailah Gifty Akita



!! आनंदः अस्ति स्वीकृतिः !!



SOCIETY FOR  
EMPOWERMENT



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Bihar - Shreenandan Mittal & Ananth Jindal - Indian Institute of Management Bodh Gaya
- 8. Employment Opportunities For Senior Citizens



### Editorial Team-

- Editor: Shri N. N. Pandey former IAS
- Associate Editor – Malti K Dave
- Assistant Editor- Ms. Swayamsiddha Dash
- CA Ashish Niraj- Financial Advisor



**Editor:**  
**Shri N. N. PANDEY**  
 former IAS  
 Ex-ACS, Home &  
 State Election Commissioner, Jharkhand

Greetings,

Dear readers,

In this edition of our newsletter, we delve into a crucial aspect of financial well-being that affects two distinct yet interconnected demographics – Senior Citizens and the Particularly Vulnerable Tribal Groups (PVTGs) of our country. As we discuss the theme of Financial Literacy, it is essential to recognize its significance as a national priority for the Government of India and financial regulators, as it plays a pivotal role in promoting inclusive growth.

Financial literacy is a cornerstone of individual well-being and inclusive growth. Senior Citizens, often viewed as retired and financially dependent, possess valuable skills and experience that can contribute significantly to society if given the right opportunities. To promote their financial inclusion, we explore Job openings for Senior Citizens.

Encouraging seniors to remain active in the workforce not only provides financial security but also fosters intergenerational learning, benefiting society as a whole.

Dr. Jyoti Bindal's article highlights the employment benefits for Senior Citizens. By utilizing their expertise, organizations can tap into a valuable resource, enriching their operations. Moreover, Ms. Swayamsiddha Dash sheds light on how digital transformation opens new employment avenues for Senior Citizens. Embracing digital platforms enables seniors to engage in remote work, consultancy, and entrepreneurship, fostering financial independence.

Indian Institute of Management Bodh Gaya researchers, Sh. Shreenandan Mittal and Sh. Ananth Jindal, discuss unique opportunities available for Senior Citizens in Bihar. Tailoring financial literacy initiatives to the regional context ensures they meet specific needs and empower seniors economically.

Dr. Shiwani's article, "Financial Keys for Senior Citizens," offers valuable insights into managing finances during retirement. From pension planning to investment strategies, these keys unlock financial security and peace of mind for seniors, allowing them to enjoy their golden years.

Estate planning is another crucial aspect often overlooked, yet it plays a significant role in securing the financial future of Senior Citizens. The research team at SFE highlights essential estate planning tools that safeguard assets and ensure seamless wealth transfer to loved ones.

In parallel, we have also tried to address the financial literacy of Particularly Vulnerable Tribal Groups (PVTG). These communities face unique challenges due to archaic agricultural practices, low literacy rates, and limited economic activities.

To bridge the financial literacy gap for PVTGs, we must design tailored financial education programs and increase outreach efforts. Utilizing local languages and cultural norms can make financial concepts more accessible and relevant.

Governments, Fintech & financial institutions and academic organizations must collaborate to promote financial inclusion for PVTGs. Equipping them with necessary knowledge and skills empowers these communities to make informed financial decisions and improve their economic well-being.

Let us unite in building a financially inclusive future where every individual has the knowledge and tools to secure their financial future and contribute to the nation's progress.

**Sh. N. N. Pandey**

Ranchi

20-07-2023



**Dr. Jyoti Bindal**

MS, FICS, FICOG, FACS, LL.B., PGD Hosp. Mgm.  
Vice Chancellor, Shri Aurobindo University  
Retd. Dean, M.G.M. Medical College, INDORE

## Exploring Employment Benefits of Senior Citizens

In an era where demographics are shifting, and longevity is increasing, society is awakening to the untapped potential of senior citizens in the workforce. No longer confined to a conventional narrative of retirement, the concept of employment opportunities for seniors is gaining traction, ushering in a new paradigm of societal engagement. We need to delve deeper into the multifaceted advantages of employing senior citizens, illuminating diverse avenues where their formidable experience and wisdom can be harnessed.

### •The Intrinsic Value of Senior Employees

Senior citizens, with their accumulation of decades' worth of knowledge and experience, become a living repository of invaluable insights. Their presence in the workforce fosters an environment of mentorship, enabling intergenerational knowledge transfer and the cultivation of institutional memory. Organizations that recognize the worth of senior employees gain access to a wealth of accumulated wisdom that can enrich decision-making processes and contribute to long-term stability.

### • Embracing Flexible Work Arrangements

Many seniors seek flexible work arrangements that cater to their personal commitments while allowing them to remain professionally engaged. The advent of part-time positions, consultancy roles, project-based work, and remote opportunities offer flexibility without compromising productivity. Such arrangements enable seniors to continue contributing meaningfully, leveraging their expertise while savoring the joys of a balanced lifestyle.

### •Leveraging Specialized Skills

Industries that value specialized skills actively seek out senior employees who possess honed expertise. Consulting firms, educational institutions, and advisory roles are just a few examples where seniors' knowledge and experience are highly regarded. By tapping into their niche proficiencies, organizations can benefit from their astute guidance and nuanced problem-solving, thereby fostering an environment of excellence.



### •Cultivating Entrepreneurial Spirit

The world of entrepreneurship beckons seniors to embark on a journey of self-discovery and self-employment. By leveraging their passions, hobbies, or areas of expertise, seniors can transcend traditional employment structures and explore entrepreneurial endeavors. This path affords them the freedom to pursue their dreams, create opportunities for themselves and others, and leave a lasting legacy driven by their unwavering commitment to their craft.

### •Enriching through Non-profit and Volunteering

Inherent in the senior citizen demographic is a profound desire to make a difference and give back to society. Engaging in non-profit work or volunteering provides an outlet for them to channel their skills, experience, and empathy toward causes close to their hearts. By leveraging their professional acumen in philanthropic endeavors, seniors become agents of positive change, fostering the betterment of communities and leaving an indelible mark on society.

### •Lifelong Learning and Skills Enhancement

To navigate an ever-evolving job market, seniors can embark on a journey of lifelong learning and skills enhancement. Actively pursuing new knowledge and upskilling not only enhances their employability but also revitalizes their sense of purpose and self-confidence. Various organizations, institutions, and online platforms cater specifically to seniors, offering tailored courses and training programs to facilitate their intellectual growth and professional development.

Embracing the vast potential of senior citizens in the workforce opens doors to unparalleled growth and societal progress. Their wealth of knowledge, experience, and unique perspectives become catalysts for innovation, nurturing vibrant workplaces that celebrate age diversity. By empowering senior citizens with employment opportunities, we foster a more inclusive society that honors the richness of human capital across all age groups. As we embark on this transformative journey, the world stands poised to embrace the profound contributions of senior citizens, unlocking a future that is both intellectually invigorating and socially rewarding.



## Estate planning Tools for Senior Citizens

Estate planning is the process for formulating a plan for inter-generational transfer and distribution of assets and wealth, as per the wishes of a person / estate-owner, to his lineal descendants.

The estate may consist of various kinds of possessions viz. house, properties, vehicles, shares and securities, jewelry, artifacts, liquid funds, bank deposits, life insurance funds and any other interests (intellectual property or business interests etc.).

Dying intestate i.e. without a Will or without promulgating an estate plan often leads to various complications and disputes amongst the family members / legal heirs.

Moreover, in absence of a proper estate plan, the transmission of the assets happens as per the succession laws in force in the country at the time of the death and not as per the desires of the estate owner.



Source:

<https://www.rbi.org.in/FinancialEducation/SeniorCitizens.aspx>

<https://www.livemint.com/opinion/online-views/estate-planning-tool-for-wealth-preservation-and-protection-11595500574059.html>

<https://rbi.org.in/commonperson/english/scripts/seniorcitizen.aspx>

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Dr. Shiwani  
Secretary, Society For Empowerment

## Financial Keys For Senior Citizens

### I. Investment Product for Seniors Above Age 60

Senior Citizen Saving Scheme (SCSS)	SCSS 2004 is a very good option for retired persons. It offers an attractive rate of return and interest is paid quarterly. The investment is limited to Rs.15 lakhs per person.
Fixed Deposit	Fixed Deposit is a very good option for those who have annual income less than Rs.5 lakhs, since they are in the 5% bracket. Those who have an annual income of above Rs.5 lakhs need to pay 20%/30% tax on the interest income earned from the fixed deposits.
Reverse Mortgage	For those who have an inadequate corpus, but have own house, reverse mortgage option can help in providing additional cashflow post retirement. The income under this option is tax free and therefore provide additional benefits to the retired persons.
Annuity Plans	Annuity Plans are offered by Insurance Companies. They bring assured cash flow at the contracted rate. Annuity options available are fixed payment terms for 5, 10, 15 yrs, return of corpus on death of investor, annuity payment till spouse lifetime etc. An example is the Monthly Income Scheme(MIS) offered by the post offices and banks where the annuity received will be taxed at the slab rate.

### II. Form 15 G & 15 H – Important Facts For Senior Citizens

Form 15 G & 15 H	<p>If you are over 60 years old and have a Permanent Account Number (PAN) and the tax calculated on your total income for the year is nil. In such cases, banks will not deduct TDS from depositors under Income Tax Rules, 1962.</p> <ul style="list-style-type: none"> <li>• Form 15H is for resident individuals above 60 years old.</li> <li>• Form 15G is for resident individuals below 60 years old.</li> <li>• One must get an acknowledgment from your bank at the time of submission of Form 15H.</li> <li>• An additional criteria to fulfil for Form 15G is that the total interest income from all sources for the year is less than the maximum income tax exemption limit of that year.</li> </ul>
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### III. Life Certificate' for Pensioners

Do remember to submit your 'Life Certificate' to your bank branch in November, every year and obtain a duly signed acknowledgement receipt of the same from the concerned bank. In case a pensioner is unable to obtain a Life Certificate on account of serious illness/ incapacitation, a bank official will visit his/her residence/hospital for the purpose of obtaining the Life Certificate.

**Jeevan Pramaan' – Digital Life Certificate using Aadhar and mobile at :**  
**[www.jeevanpramaan.gov.in](http://www.jeevanpramaan.gov.in)**



## Financial Tripod

Narayan. S

“The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little.” - Franklin D.Roosevelt

The Government of India and the Reserve Bank of India have been making concerted efforts to promote financial inclusion as one of the important national objectives of the country. Their efforts have paved the way for the “New India”, a “Digital India” fulfilling the financial It has succeeded to Digital revolution has taken over the Banking sector, with many upcoming ideas and products out of the regulatory sandbox and also beyond the reaches of regulatory sandbox. It’s a buzz whether it is Unified Payments Interface (UPI), Immediate Payment Service (IMPS), Unstructured Supplementary Service Data (USSD) channel, Internet banking, mobile banking, Digital Banking Units etc., the whole world is looking at India . UPI, and the world is looking at New India.

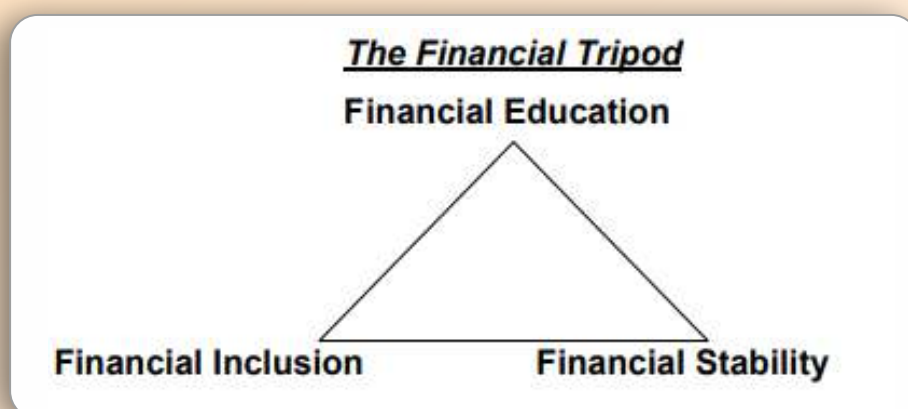
Recently, India and France have signed an agreement allowing India’s Unified Payments Interface (UPI) to be used in the case of retail payments and Indian tourists can make rupee payments in France using UPI. This will also save Forex reserves.

There are 49.42 Crore Jandhan beneficiaries banked with Rs.199,126.75 Crore Balance in beneficiary accounts and 8.50 lakh Bank Mitras delivering branchless banking services in the Country. This feat in the country has been on account of the Government Focus on the financial inclusion and extend financial services to the large hitherto un-served population of the country to unlock its growth potential.

Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost (The Committee on Financial Inclusion, Chairman: Dr. C. Rangarajan).

Financial Inclusion, broadly defined, refers to universal access to a wide range of financial services at a reasonable cost. These include not only banking products but also other financial services such as insurance and equity products (The Committee on Financial Sector Reforms, Chairman: Dr.Raghuram G. Rajan). Pradhan Mantri Jan-Dhan Yojana (PMJDY), social security schemes viz. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Pradhan Mantri Kisan Maan Dhan Yojana (PM-KMY), Pradhan Mantri 2 Shram Yogi Maan Dhan Yojana (PM-SYM) and Pradhan Mantri Mudra Yojana (PMMY) have changed the financial inclusion landscape.

Financial inclusion provides an avenue to the poor for integrating with the formal financial system. Here the other two integral parts of it are financial education and financial stability. This financial tripod has a symbiotic association i.e. financial inclusion focus on the supply side i.e. providing access to various financial services , the financial literacy works on the demand side i.e. creating a demand by promoting awareness and benefits of financial services. This two leads to financial stability in a long run.





Financial Literacy is defined as a combination of financial awareness, knowledge, skills, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial well-being (OECD, 2012).

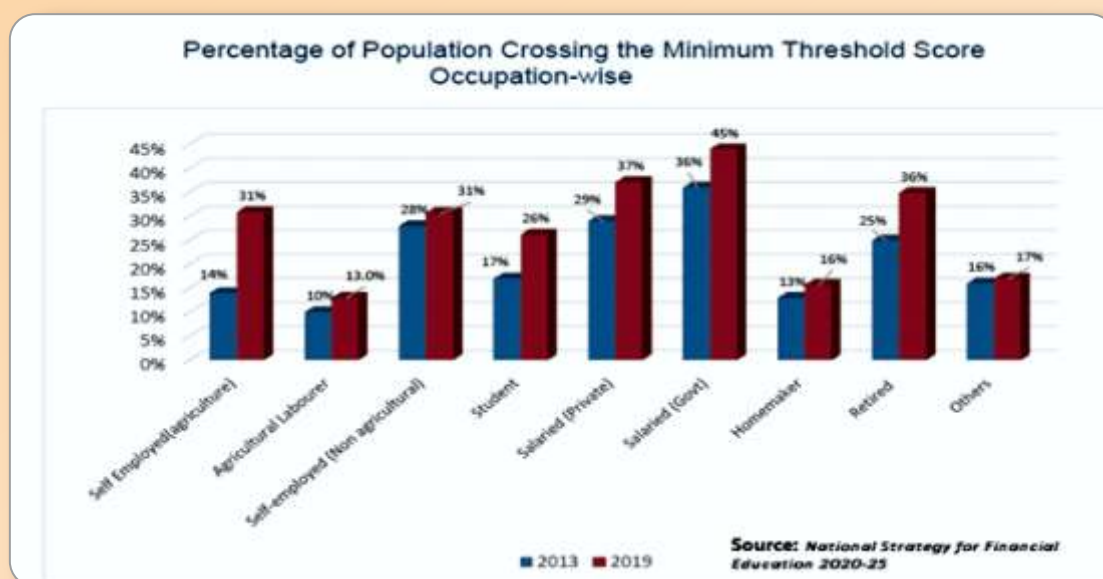
Financial inclusion is a National priority of Government of India and the Financial Sector Regulators (RBI, SEBI, IRDAI and PFRDA) as it is an enabler for inclusive growth.

National Centre for Financial Education (NCFE) has been set up by all the Financial Sector Regulators as a Section (8) company under Companies Act, 2013 to undertake basic financial education and to develop suitable content for increasing financial literacy among the masses in the country.

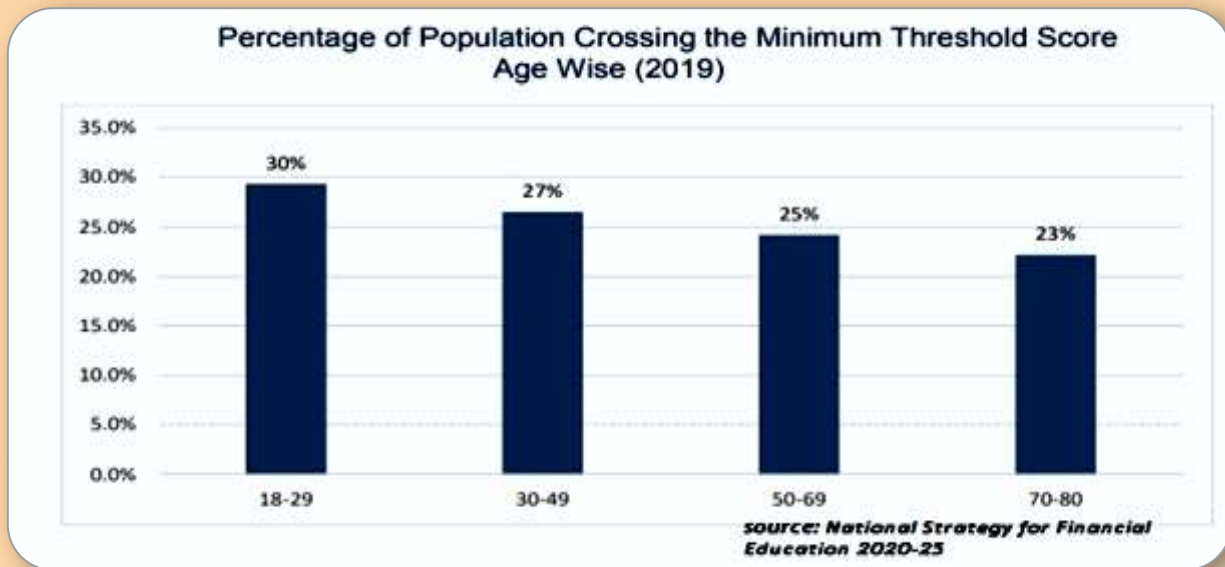
India's first National Strategy for Financial Education (NSFE) was released in 2013, which was subsequently reviewed and revised NSFE (2020-2025) was released.

The NSFE document intends to support the Vision of the Government of India and Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitude and behaviour which are needed to manage their money better and plan for their future.

NCFE has carried out an All India Financial Inclusion and Financial Literacy Survey in 2019 on adults aged 18 to 79 on Financial Knowledge, Financial Behaviour and Financial Attitude and it was found that 27.18 % of the respondents have achieved minimum target score/minimum threshold score in each of the components of financial literacy prescribed by OECD-INFE.



It was observed that the OECD-INFE Financial literacy has increased in each segment of occupation wise and in the retirement segment has increased of 11% i.e. from 25% to 36%, yet a lot needs to be done in the segment since they are literate and formal occupational class.



Though there has been an improvement over the period, further efforts are needed to improve financial literacy among group of age '50 and above'.

As it has been observed that the one size fit all approach may not be congenial, a life stage target segment i.e. a separate approach for each demography and a geographical focus based on the social economic and cultural patterns is required to be implemented.

Besides the already existing delivery channels for disseminating financial education messages, newer modes of delivery channels such as social media platforms, community radios, technology kiosks, chatbots etc. shall be effectively deployed.

The technology has a now major role to play. The learning capability of the seniors and mode of channels and acceptance to it by seniors needs to be clearly identified for successful ratio across the regions.

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National Financial Strategy 2020-25

<https://www.rbi.org.in/FinancialEducation/SeniorCitizens.aspx>

<https://www.livemint.com/opinion/online-views/estate-planning-tool-for-wealth-preservation-and-protection-11595500574059.html>

<https://rbi.org.in/commonperson/english/scripts/seniorcitizen.aspx>

<https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1932421>

<https://rbidocs.rbi.org.in/rdocs/Speeches/PDFs/MFI101213FS.pdf>

<https://prsindia.org/policy/report-summaries/national-strategy-financial-inclusion>

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Ms.Swayam Siddha Dash

## Digital Transformation & Employment Opportunities for Senior Citizens

### Introduction

The concept of retirement has significantly evolved in recent times. Senior citizens are no longer expected to withdraw from the workforce entirely.

With the advent of the digital transformation and technological advancements, the employment opportunities for older adults have significantly expanded. This article explores the various job prospects for senior citizens in the age of digitalization and quantum computing.

### Embracing the Digital World

Senior citizens have an excellent opportunity to embrace the digital world by developing their technology skills. By staying updated with the latest software applications, online platforms, and communication tools, older adults can unlock a myriad of employment opportunities. Reputable organizations and online platforms provide training programs specifically designed for senior citizens, allowing them to gain proficiency in digital tools and platforms.



### Job Opportunities for Seniors in the Age of Digitalization

#### 1. Consulting and Advisory Roles

Senior citizens possess a wealth of knowledge and experience that can be harnessed in consulting and advisory roles. Many companies now seek the expertise of experienced professionals to guide them through the complexities of digital transformation. By leveraging their industry-specific knowledge and insights, senior citizens can provide valuable advice to organizations seeking to optimize their digital strategies.



#### 2. Online Teaching and Tutoring

As e-learning gains momentum, there is an increasing demand for online tutors and educators. Senior citizens with expertise in various fields can explore opportunities to impart their knowledge and skills to learners of all ages. Online teaching platforms provide an avenue for older adults to teach subjects they are passionate about, ranging from languages and arts to computer programming and entrepreneurship.





## Digital Transformation & Employment Opportunities for Senior Citizens

### Customer Service and Support

With the rise of e-commerce and online services, companies are seeking individuals who can provide exceptional customer service and support.

Senior citizens, with their strong interpersonal skills and ability to empathize, are well-suited for such roles. These jobs can be performed remotely, allowing older adults to leverage their communication skills and build lasting relationships with customers from the comfort of their own homes.

### Government Agencies for Online Skill Training:

- iGOT (Integrated Government Online Training): <https://free.aicte-india.org/>
- SWAYAM (Study Webs of Active-learning for Young Aspiring Minds): <https://swayam.gov.in/>
- National Skill Development Corporation (NSDC) set up by Ministry of Finance as Public Private Partnership (PPP) model aims to promote skill development by catalyzing creation of large, quality and for-profit vocational institutions: <https://nsdcindia.org/>

## Positive Aspect of Digital Transformation

### Remote Work and Flexibility

Digital transformation has made remote work a viable option for individuals of all age groups, including senior citizens.

With the necessary technology skills, older adults can explore freelancing and remote job opportunities. This not only offers flexibility in terms of working hours but also eliminates geographical constraints, providing a level playing field for senior citizens to compete nationally and internationally.



### Leveraging Social Media and Online Presence

Establishing a strong online presence through social media platforms can be a game-changer for senior citizens seeking employment opportunities.

By leveraging these platforms to showcase their skills, experiences, and achievements, older adults can attract potential employers or clients who value their expertise. Maintaining an active presence on professional networking sites like LinkedIn can also open doors to new opportunities and create valuable connections.



## **Lifelong Learning and Adaptability:-**

In the age of quantum computing, staying relevant and adaptable is crucial. Senior citizens must embrace a lifelong learning mindset to stay updated with quantum computing advancements and related technologies. By continuously upgrading their skills and knowledge, older adults can position themselves as valuable assets in this rapidly evolving field.

## **Employment Skills for the Age of Quantum Computing:-**

Quantum computing is a complex field that often requires collaboration and an interdisciplinary approach. Senior citizens can utilize their experience working in diverse environments to foster effective teamwork and contribute valuable insights across various domains. The ability to bridge gaps between different disciplines can make senior citizens invaluable in the development and application of quantum computing technologies.

## **Ethical Considerations and Decision-making:-**

As quantum computing becomes more prevalent, ethical considerations become increasingly important. Senior citizens, with their sense of wisdom and moral judgment, can play a crucial role in ensuring the responsible and ethical use of quantum technologies. Their seasoned decision-making abilities can contribute to developing guidelines and frameworks that govern the deployment of quantum computing systems.

The age of digital transformation and quantum computing offers a plethora of employment opportunities for senior citizens. By acquiring necessary technology skills, embracing remote work, leveraging social media and online presence, senior citizens can thrive in the modern workforce. Consulting roles, online teaching, customer service, and support are just a few of the job opportunities available. Additionally, in the realm of quantum computing, skills such as lifelong learning, collaboration, and ethical decision-making are highly sought after. With the right mind-set and adaptability, senior citizens can play an integral role in shaping the digital future.

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## Opportunities for Senior Citizens in the Digital Age : Bihar

**Pragati-CSR Committee**  
**Indian Institute of Management Bodh Gaya**



**Shreenandan Mittal & Ananth Jindal**  
**Indian Institute of Management Bodh Gaya**

The digital revolution has given senior citizens in Bihar more options for employment. Seniors with knowledge and adaptability can make a difference in the digital industry. Thanks to government programmes, remote job initiatives, and consulting opportunities, seniors can participate actively in the digital era.

### **Efforts for digital literacy:**

India places a lot of emphasis on programmes that promote digital literacy among senior folks. By enrolling in training sessions provided by NGOs, community centers, and government initiatives, people can improve their digital literacy. These programmes give seniors the skills and information they need to efficiently use computers, smartphones, and other digital platforms. They can profit from job opportunities that require online communication, data input, and fundamental computer skills since they are digitally literate.

### **Home-based work and contracts:**

The employment options for seniors have changed as a result of websites like Upwork, Freelancer, and Guru that allow remote work. Seniors can work freely from any location in the world. Due to the flexibility that remote employment offers, people can maintain a work-life balance and still contribute to the digital economy. Opportunities abound in a number of industries, including content development, virtual support, and graphic design.

### **Mentoring and Consulting:**

Seniors can offer guidance and mentoring since they are knowledgeable and experienced in their fields. For advice on organizational growth, leadership, and business strategy, startups, businesses, and governmental organizations consult with them. Seniors can contribute to the success of firms, professionals, and entrepreneurs in the digital age by serving as advisors or mentors and sharing their in-depth knowledge.



## Governmental Programmes And Assistance:

The Bihari government has started a number of initiatives and projects to give seniors more power in the digital age.

Senior folks can benefit from the transition to digital technology and look into various work options by using these technologies.

The Bihar government has taken the following actions to improve the employability of senior adults in the digital age:

- Skill Development in Bihar Mission: <https://skillmissionbihar.org/>
- American National Institute for Small Business Development website: <http://www.niesbud.nic.in>
- Bihar State Electronics Development Corporation Limited (BELTRON): <https://bsedc.bihar.gov.in/>
- Bihar Industries Association (BIA): Bihar Industries Association was established in 1943, had been apex representative body of industry & service sector in Bihar.
- Bihar Industries Association has successfully conducted Cost Accountancy Coaching Centre of The Institute of Cost & Works Accountants of India (ICWA) , Entrepreneurship Development Programme (EDP) for the last 7 years with support of Department of Industries, Govt. of Bihar with an objective to inculcate the spirit of entrepreneurship in youth to become an entrepreneur and take enterprise venture: <https://www.biabihar.com/index.php/services/skill-development-programme>

The digital revolution has given seniors many opportunities to be independent and engaged. Seniors can offer their knowledge and experience to the expanding digital workforce through programmes that encourage digital literacy, remote employment, consulting, and mentorship. Their position as significant contributors to the digital ecosystem is strengthened by the government's backing.

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Certificate  
CourseExploring Nonviolent Communication  
for Holistic Coexistence

Nonviolent communication is a holistic communication ecosystem which, when we practice in our daily lives, helps in harmonious coexistence, emotional bridge building and strengthening of relationships. It contributes to our well-being and happiness. To promote nonviolent communication and make it part of our daily practice, the Society for Empowerment is launching the 16-week Certificate Course.

**Key Highlights:**

- The course is practical oriented.
- The course will be conducted by senior practitioners who have experience in conducting similar courses.
- Extensive use of case studies during the classes.
- The last session will entail presentation by participants based on a small activity- based dissertation which will be given to the students.
- Total 16 Weeks Programme
- Classes : Every Week 1.00 hr for one day
- Evening Classes – 8.00 – 9.00 pm
- Online final exam with Multiple Choice Questions- 100 marks; 50 questions
- On Successful Completion Certificate to Participants shall be given

**Programme Mode : Online**

**Online Platform : Google Meet**

**Faculty : National & International Gandhian Academicians and Peace Professionals**

**Study Material : The participants shall be provided hard copy of the study material.**

**Programme  
Fees:**

**Rs. 1500/-**

**For More Information visit**

[www.sfe.org.in](http://www.sfe.org.in)

Interested candidates to fill the Google Form

<https://forms.gle/ExveVv7ot663TUvw6>

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[sfetraining2@gmail.com](mailto:sfetraining2@gmail.com)

[snarayan1946@gmail.com](mailto:snarayan1946@gmail.com)

Call us on mobile no: +91- 9431878983

“A senior's body may be older,  
but they're still young at heart.”

## V. YOGA

**Ms. Malti K. Dave-**

Certified Yoga Teacher from  
Patanjali University taking  
yoga classes at Ahmedabad



**Recognizing its universal appeal, on 11 December 2014, the United Nations proclaimed 21 June as the International Day of Yoga .**

Yoga brings a spiritual prowess and is an important source of exercise and healthy activity For us it is a way to connect the body, mind and soul in a way that has existed for centuries. Considering the same, SFE has started its Yoga Centre in Ahmedabad where SFE run Yoga classes which is free to all.



## YOGA CLASSES

RUN BY  
SOCIETY FOR EMPOWERMENT- AHMEDABAD

Pl contact K K Dave - A1-104, Aakruti Elegace, Near Godrej Garden City, Tragad road,  
Behind Nirma University, Off S.G.Highway, Ahmedabad – 382470 M- +91 94265 09946



**Skill Development Centre**

**Kasturba Gandhi Learning Centre- Skill Development Centre**  
Vullage Shahpur, Block Bela, District Gaya Bihar , India



## EMPLOYMENT OPPORTUNITIES FOR SENIORS

1. Filling up of one post of the Deputy Director (Finance) (Rs. 15600-39100+GP 6600) (corresponding scale as per seventh pay commission) in the National Tiger Conservation Authority-reg. Max Age – 56  
<https://moef.gov.in/wp-content/uploads/2023/06/NTCA-Advt-DyDir.pdf>
2. Vacancy Circular for inviting nominations for appointment of IFS Officers in the National Authority of Compensatory Afforestation Fund Management and Planning Authority at the level of Joint CEO (IGF) and Deputy CEO (DIGF), on deputation basis  
<https://moef.gov.in/wp-content/uploads/2023/05/Vacancy-Circular-Jt-CEO-Dy-CEO.pdf>
3. Engagement of Consultant on contract basis (01 Post) in IRO, Raipur  
<https://moef.gov.in/wp-content/uploads/2023/05/Env-Consultant.pdf>
4. Bharatiya Beej Sahakari Samiti seeks to appoint Managing Director, Max 55 years  
<https://www.ncdc.in/documents/career/4815290523Managing-Director.pdf>
5. Head Cooperation / Co-operative Relation- Age limit: 62 years maximum as on 30-04-2023  
<https://sahakarbeej.in/wp-content/uploads/2023/05/Head-Cooperation-3.pdf>
6. Bharatiya Beej Sahakari Samiti seeks to appoint Head – Marketing -Maximum age 55  
<https://sahakarbeej.in/wp-content/uploads/2023/05/Head-Marketing.pdf>
7. Advertisement for filling up position of Senior Consultants/ Consultants on contract basis in NDMA- Max Age - 62  
[https://ndma.gov.in/sites/default/files/PDF/Jobs/Consultant\\_EQ\\_June2023.pdf](https://ndma.gov.in/sites/default/files/PDF/Jobs/Consultant_EQ_June2023.pdf)
8. Advertisement for filling up positions of Project Coordinator on contract basis in NDMA- Max Age - 62  
[https://ndma.gov.in/sites/default/files/PDF/Jobs/PC\\_AM\\_Jun2023.pdf](https://ndma.gov.in/sites/default/files/PDF/Jobs/PC_AM_Jun2023.pdf)
9. Advertisement for filling up position of Financial Specialist on contract basis in NCRMP- Lead Consultant -- Max Age - 62  
[https://ndma.gov.in/sites/default/files/PDF/Jobs/Financial\\_Specialist\\_NCRMP.pdf](https://ndma.gov.in/sites/default/files/PDF/Jobs/Financial_Specialist_NCRMP.pdf)
10. Advertisement for filling up position of SOCIAL MANAGEMENT SPECIALIST on contract basis in NCRMP- - Lead Consultant -- Max Age - 62  
[https://ndma.gov.in/sites/default/files/PDF/Jobs/SOCIAL\\_MANAGEMENT\\_SPECIALIST\\_NCRMP.pdf](https://ndma.gov.in/sites/default/files/PDF/Jobs/SOCIAL_MANAGEMENT_SPECIALIST_NCRMP.pdf)
11. National Centre for Polar & Ocean Research (NCPOR), invites application or engagement as “Consultant” in the office of NCPOR -- Max Age - 65  
[https://ncpor.res.in/upload/recruitments/Full%20Consultant%20%20Advt%20No%20NCPOR%2007%202023%20\(1\).PDF](https://ncpor.res.in/upload/recruitments/Full%20Consultant%20%20Advt%20No%20NCPOR%2007%202023%20(1).PDF)
12. Filling up of post of Secretary in the Competition Commission of India on deputation/promotion basis. -- Max Age - 62  
<https://www.cci.gov.in/images/career/en/filling-up-of-post-of-secretary-in-the-competition-commission-of-india-on-deputationpromotion-ba1686113375.pdf>
13. Recruitment for 10 posts of Sr. Specialist/Specialist in Flexi Pool, NITI Aayog.- Max 56 Yrs  
<https://niti.gov.in/sites/default/files/2023-05/Vacancy-Circular-for-10-posts.pdf>
14. Vacancy circular for the post of Member (Non-Official), Commission for Agricultural Costs and Prices (CACP).  
[http://agricoop.nic.in/Documents/Recruitment/English\\_Vacancy\\_Circular\\_Member\\_\(Non\\_Official\)\\_CACP\\_0.pdf](http://agricoop.nic.in/Documents/Recruitment/English_Vacancy_Circular_Member_(Non_Official)_CACP_0.pdf)
15. Filling up of 05 (Five) posts of Judicial Member and 05 (Five) posts of Technical Members in the National Company Law Tribunal (NCLT) - inviting online applications for  
<https://www.mca.gov.in/bin/dms/getdocument?mds=glXHsFWrAc8nCnI6WWbHHg%253D%253D&type=open>

## EMPLOYMENT OPPORTUNITIES FOR SENIORS

16. District Legal Services Authority, Kaimur at Bhabua, applications are invited from eligible lawyers Chief Legal Aid Counsel, Deputy Chief Legal Aid Defense Counsels and Assistant Legal Aid Defense Counsel,  
<https://districts.ecourts.gov.in/sites/default/files/Advertisement%20Notice%20No.01%20LADCS%202023.pdf>
17. District Legal Services Authority, Darbangha , applications are invited from eligible lawyers Chief Legal Aid Counsel, Deputy Chief Legal Aid Defense Counsels and Assistant Legal Aid Defense Counsel,  
[https://districts.ecourts.gov.in/sites/default/files/Advertisement\\_139.pdf](https://districts.ecourts.gov.in/sites/default/files/Advertisement_139.pdf)
18. District Legal Services Authority, Gopalganj, applications are invited from eligible lawyers Chief Legal Aid Counsel, Deputy Chief Legal Aid Defense Counsels and Assistant Legal Aid Defense Counsel,  
[https://districts.ecourts.gov.in/sites/default/files/LADCS\\_01\\_2023\\_2.pdf](https://districts.ecourts.gov.in/sites/default/files/LADCS_01_2023_2.pdf)
19. Advertisement For Engagement Of Professionals On Fixed Term Contract Basis in Yantra India Limited (YIL) a Defence Public Sector Enterprise (CPSE)  
[https://www.yantraindia.co.in/career/12\\_YIL\\_Career\\_Document\\_2023-06-10.pdf](https://www.yantraindia.co.in/career/12_YIL_Career_Document_2023-06-10.pdf)
20. Notice for recruitment on Deputation Basis for the post of FA, CE©, SE©, EE©, AEE(C), AEE(E), DM, Sr. Manager, DAO & Manager dated 24-05-2023  
<https://www.dsiidc.org/dsidc/24052023recruitment-depu-advert6.pdf>
21. State Bank of India invites online application from Indian citizen for engagement of retired officers of SBI, erstwhile Associates (e-ABs) of SBI, other PSBs including RRBs to the following posts on contractual basis. Min.60 & Max.63 age  
Candidates are requested to apply online through the link given on Bank's website <https://bank.sbi/careers>  
<https://www.sbi.co.in/careers>  
<https://sbi.co.in/documents/77530/36548767/150620231114-ADVT+FLC.pdf/bbab2e95-3c77-f822-58c1-83649ad02a64?t=1686809072151>
22. Advertisement for the post of Adviser (Transport and Communication) on deputation (including short term-contract) plus promotion.  
<https://necouncil.gov.in/sites/default/files/Advt.%20Adviser%20%28T%26C%29.pdf>

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“ To make an elderly person happy  
is the noblest act a young person can ever do! ”

— Mehmet Murat ildan



***Society For Empowerment***

Patna – Bihar – India

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