



ॐ असतो मा सद्गमय ।
तमसो मा ज्योतिर्गमय ।
मृत्योर्मा मृतं गमय । ।



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Dear Readers,

As we traverse the intricate landscape of senior citizen empowerment, it's crucial to illuminate the avenues that lead to holistic well-being and financial independence. In this edition, we delve into the realm of employment opportunities tailored for our esteemed senior citizens, exploring how meaningful engagement can enrich lives and foster a sense of purpose

The Neurological Ballet: Laughing Our Way to Holistic Wellness

Dr. Chandrakant S. Pandav, a Padmashree Awardee, along with Rishi S. Bharadwaj, elucidates the profound connection between laughter and holistic wellness. Their insights remind us that fostering environments where seniors can engage in activities that stimulate joy not only enhances their mental health but also contributes to their overall well-being.

Mutual Funds: An Investment Avenue For Seniors

In a piece authored by CA Ashish Niraj, the potential of mutual funds as an investment avenue for seniors is explored. With careful planning and expert guidance, seniors can secure their financial futures, ensuring stability and peace of mind during their golden years.

Doorstep Banking Through Universal Touch Points

Ms. Swayam Siddha Dash sheds light on the convenience of doorstep banking through universal touchpoints. This innovative approach ensures that seniors have access to essential banking services from the comfort of their homes, eliminating barriers and empowering them to manage their finances independently.

EDITORIAL

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

Keeping our seniors informed is paramount, and in this section, we highlight news of significance tailored to their interests and needs. From policy updates to community initiatives, we aim to keep our senior readers abreast of developments that impact their lives directly

The post launch functioning of the "The GIFT," a reskilling and upskilling center dedicated to seniors is setting milestones at the village level. The center services are being utilized not only by the Senior but women and children are also coming in large number.

Emoha Eldercare : Transforming Elder Care with Compassion and Commitment

Emoha Eldercare embodies the ethos of compassion and commitment, providing comprehensive support services tailored to the unique needs of seniors. By prioritizing dignity, respect, and personalized care, Emoha is revolutionizing elder care, ensuring that seniors receive the attention and assistance they deserve.

In closing, let us reaffirm our commitment to fostering environments where seniors can thrive, flourish, and contribute meaningfully to society. By embracing employment opportunities, investing wisely, and accessing essential services with ease, we empower our seniors to lead fulfilling lives of purpose and dignity.

Best Regards
Sh. N. N. Pandey
Ranchi
20-02-2024





Jobs For Seniors

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 Consultant (ME & IRS - Critical Infrastructure and Key Installations)-NDMA, Max Age Upto 62 Years- Position in Delhi**
https://ndma.gov.in/sites/default/files/PDF/Jobs/Sr_Cons_ME_ITS_Critical_Infra_Feb24.pdf
- **Deputy Legal Adviser- MoEF ,Max Age Upto 56 Years- Position in Delhi**
<https://moef.gov.in/wp-content/uploads/2024/01/Advt-DLA-ALA-ROHQ-17-01-2024.pdf>
- **Assistant Legal Adviser - MoEF ,Max Age Upto 56 Years- Position in Delhi**
<https://moef.gov.in/wp-content/uploads/2024/01/Advt-DLA-ALA-ROHQ-17-01-2024.pdf>
- **Financial Advisor- NDMA, Max Age Upto 62 Years- Position in Delhi**
https://ndma.gov.in/sites/default/files/PDF/Jobs/Sr_Cons_ME_ITS_Critical_Infra_Feb24.pdf
- **Research Associate MoEF, Max Age Upto 58 Years- Position in Delhi**
https://ndma.gov.in/sites/default/files/PDF/Jobs/Advertisement_Financial_Advisor_Jan24.pdf
- **Director (Business Development)- National Capital Region Transport Corporation, Max Age Upto 57 Years- Position in Delhi**
https://www.ncrtc.co.in/hr-module/HR/uploads/2024_02_09_02_02_52092024DirectorBusinessDevelopment.pdf
- **Secretary- Telecom Regulatory Authority of India - Max Age Upto 58 Years- Position in Delhi**
https://traf.gov.in/sites/default/files/Vacancy_07022024.pdf
- **Sr. Adviser/Adviser - NITI Aayog, Max Age Upto 58 Years- Position in Delhi**
https://niti.gov.in/sites/default/files/2024-01/Vacancy%20Circular%20for%20one%20post%20of%20Sr%20Adviser%20Adviser%20in%20the%20area%20of%20Agriculture%20Policy_0.pdf
- **Sr. Adviser/Adviser Health Policy - NITI Aayog , Max Age Upto 58 Years- Position in Delhi**
https://www.niti.gov.in/sites/default/files/2023-08/Vacancy-Circular-for-the-post-of-Sr-Adviser-in-Health-Policy_0.pdf
- **Director - National Institute of Securities Markets- Max Age Upto 65 Years- Position in Delhi**
<https://www.sebi.gov.in/sebiweb/other/careerdetail.jsp?careerId=322>
- **Whole-Time Member (NonLife) - Insurance Regulatory and Development Authority of India (IRDAI), Max Age Upto 65 Years- Position in Hyderabad**
<https://irdai.gov.in/document-detail?documentId=4403328>
- **Director General & Chief Executive Office (DG & CEO)- Indian Institute of Corporate Affairs, - Max Age Upto 65 Years- Position in Delhi**
<https://iica.nic.in/Images/Vacancy-2024/Vacancy-Circular-DG-CEO-IICA.pdf>
- **Joint Registrar - National Company Law Appellate Tribunal, Max Age Upto 56 Years- Position in Chennai**
<https://www.mca.gov.in/bin/dms/getdocument?mds=sYdRRGKInkrke2r9zo3MpQ%253D%253D&type=open>
- **Assistant Research Officer - North Eastern Council Secretariat, Max Age Upto 56 Years- Position in Shillong**
<https://necouncil.gov.in/sites/default/files/Advt.%20ARO.pdf>
- **Consultant - North Eastern Council Secretariat, Max Age Upto 50 Years- Position in Shillong**
<https://necouncil.gov.in/sites/default/files/Advt%20%281%29.pdf>
- **Sr. Consultant – Strategic Partnership and Entrepreneurship Development (SPED) - Biotechnology Industry Research Assistance Council (BIRAC), Max Age Upto 50 Years- Position in New Delhi**
https://www.birac.nic.in/webcontent/1706098469_Senior_Consultant_SPED.pdf



Jobs For Seniors

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.

- **Radiology Specialist/Radio Diagnosis (Specialist Non- Teaching)- NDMC, Max Age Upto 69 Years- Position in New Delhi**
https://www.ndmc.gov.in/vacancy_new.aspx
- **Anesthesiology Specialists (specialist Non-Teaching) - NDMC, Max Age Upto 69 Years- Position in New Delhi**
https://www.ndmc.gov.in/vacancy_new.aspx
- **Insurance Ombudsman - Council for Insurance Ombudsmen , Max Age Upto 69 Years- Position Pan India**
<https://cioins.co.in/Notification/WebsiteNotification-Englsih-2024.pdf>
- **Director - Central Institute of Road Transport (CIRT), Max Age Upto 57 Years- Position New Delhi**
https://asrtu.org/resource/front/uploads/Application_for_Director__CIRT.pdf
- **Assistant Director - Central Institute of Road Transport (CIRT Max Age Upto 57 Years- Position New Delhi**
https://asrtu.org/resource/front/uploads/Extension_of_last_date_letter.pdf
- **Managing Director & Chief Executive Officer - PSB Alliance Private Limited - Max Age Upto 55 Years- Position Mumbai**
<https://psballiance.com/career.html>
- **Deputy General Manager - Foot Wear Design & Development Institute , Max Age Upto 60 Years- Position NOIDA**
https://www.fddiindia.com/uploads/career/Adv_022024-Non-Academic-Post.pdf
- **Director (Finance) - National Water Development Agency, Max Age Upto 56 Years- Position New Delhi**
<https://nwda.gov.in/upload/AdvtdirFin1.pdf>
- **Senior Private Secretary - National Museum, New Delhi, Max Age Upto 56 Years- Position at New Delhi**
https://nationalmuseumindia.gov.in/uploads/vacancys/1706704163_SENIOR%20PRIVATE%20SECRETARY%202024.pdf
- **Consultant (AITDC, NPTI, Badarpur) - National Power Training Institute, Max Age Upto 65 Years- Position at Faridabad**
<https://npti.gov.in/no-r-1stc2024-engagement-faculty-staff-short-term-contractfixed-tenure-basis>
- **Managing Director - Pipavav Railway Corporation Limited (PRCL), Max Age Upto 60 Years- Position at New Delhi**
<https://pipavavrailway.com/UploadDocuments/Vacancy/MD-Selection%20Prescribed%20Format%20for%20application.pdf>
- **Chief Operating Officer (COO) – Stock Holding Document Management Services Limited, Max Age Above 45 Years- Position at Mumbai**
<https://stockholdingdms.com/careers.php>
- **Managing Director & Chief Executive Officer - Central Depository Services Limited (CDSL), Max Age Upto 60 Years- Position Mumbai**
<https://www.cdslindia.com/Main/careers.html>
- **Financial Advisor - National Institute of Plant Health Management, Max Age Upto 55 Years- Position at Hyderabad**
<https://niphm.gov.in/Recruit.html>
- **Senior Consultant - Centre for Research in International Trade (CRIT), Max Age Upto 65 Years- Position New Delhi**
https://www.iift.ac.in/iift/docs/vacanciesdoc/Advertisement%20for%20the%20Post%20of%20YP,%20Associate,%20Consultant%20&%20Sr.%20Consultant_feb24_05022024.pdf
- **Consultant (Marketing/CAFVD)- India Optel Limited (IOL), Max Age Upto 62 Years- Position Pune**
<https://www.indiaoptel.in/wp-content/uploads/2024/02/Consultant-Marketing-CAFVD-Detailed-ADVT.pdf>
- **Executive Director – AIIMS, Max Age Upto 67 Years- Position Gorakhpur/ Maneth**
https://main.mohfw.gov.in/sites/default/files/Advt%20for%20Manethi%20and%20gorakhpur%20in%20english2_1.pdf



LAUGHTER THERAPY



The Neurological Ballet: Laughing Our Way to Holistic Wellness

By Prof. Rishi Bharadwaj, and
Dr. Chandrakant S. Pandav,
(Padmashree Awardee for Medicine),
Former Head – Community Medicine, AIIMS, New Delhi

It is with great enthusiasm and a collective spirit of inquiry that we, as scientists, medical professionals, educators, academicians, and integrative and holistic health professionals, embark on a journey to unravel the scientific underpinnings of laughter. This exploration seeks to delve into the profound impact of laughter not only on physical, psychological, and social well-being but also within the broader spectrum of education and holistic health practices.

In our journey through the exploration of laughter's therapeutic power, we inevitably encounter the subtle imprints it leaves on our faces – laugh lines. Often regarded as nature's elegant signature of a life well-lived, these lines signify more than the passing of time; they embody the joyous moments etched into the very fabric of our beings.

Laugh lines, scientifically known as nasolabial folds or crow's feet, are not merely wrinkles; they are the visible imprints of countless smiles, hearty chuckles, and moments of unbridled joy. Far from being symbols of aging, they are testimonials to a life enriched by shared laughter and experiences. As we age, laugh lines become a narrative of resilience, wisdom, and the enduring beauty found in the embrace of life's laughter-filled chapters.

These lines trace the contours of the face like the strokes of a masterful painting, each crease telling a unique story. They are not a mark of fading youth but rather a celebration of the laughter that has echoed through the years. In a world often fixated on the pursuit of eternal youth, laugh lines emerge as defiant symbols of authenticity and a life filled with genuine moments of happiness.

The Enigma of Laughter

Laughter, that seemingly effortless and spontaneous burst of joy, masks an intricate ballet of physiological and psychological processes within the human body. As we embark on

this intellectual journey, our purpose is to unravel the layers of this enigma, peering into the sophisticated mechanisms that render laughter not merely a reflexive human behavior but a profound therapeutic agent for holistic well-being.

The human body, a marvel of complexity, reacts to laughter in ways that extend far beyond the audible manifestation of amusement. Neurotransmitters, the chemical messengers of our brain, engage in a delicate choreography during laughter, releasing a cascade of endorphins and dopamine, the body's natural feel-good chemicals. This complex interplay contributes to an immediate elevation of mood and serves as a reminder of the neurochemical foundations that underpin the therapeutic potential of laughter.

As we dissect the physiological dimensions, we also navigate the intricate neural pathways that laughter traverses. The brain, orchestrating a dance of synapses and electrical impulses, becomes a theatre for the euphoria induced by laughter. Understanding these neural intricacies opens a gateway to comprehend laughter not just as a social cue but as a cognitive phenomenon with far-reaching implications.

The psychological dimensions of laughter, too, are woven into the fabric of our exploration. From stress modulation to the enhancement of cognitive functions, laughter presents itself as a versatile tool for promoting mental well-being. Its ability to induce a shift in emotional states underscores its role as a therapeutic mechanism, offering a respite from the strains of modern life.

In essence, the enigma of laughter beckons us to peer into the depth of human experience, acknowledging its complexity, its therapeutic potential, and its profound impact on the intricate tapestry of holistic well-being. As we unravel this enigma, our collective goal is not merely to comprehend the mechanics of laughter but to appreciate its role as a transformative force that transcends the boundaries of science, psychology, and societal dynamics.





LAUGHTER THERAPY



The Neurochemistry of Laughter:

Within the intricate landscape of the neural realm, the act of laughter unfolds as a meticulously orchestrated symphony of biochemical events. As the sound of laughter reverberates through the brain, neurotransmitters, the chemical messengers governing communication between neurons, take center stage. Among these, dopamine and endorphins emerge as the principal players, flooding the brain in response to laughter.

Dopamine, often referred to as the brain's "feel-good" neurotransmitter, surges during moments of laughter, contributing to an immediate enhancement of mood. This neurochemical response forms the backbone of laughter's ability to act as a natural analgesic, providing a respite from pain and discomfort. The flood of endorphins, the body's internal opioids, further amplifies this effect, creating a pharmacological milieu that not only mitigates physical pain but also elevates emotional well-being.

Scientific literature extensively documents this phenomenon, providing empirical evidence for laughter's role as a mood regulator and natural analgesic. The recognition of laughter's impact on the neurochemical landscape of the brain reinforces its potential as a therapeutic intervention, positioning it as a complementary and accessible tool for enhancing both physical and mental health.

Recent studies have delved even deeper into the neurochemical intricacies of laughter, uncovering its influence on brainwave patterns. The brain, an intricate network of electrical activity, undergoes distinctive changes in response to laughter. This revelation showcases laughter's potential in modulating cognitive function, a facet of its therapeutic prowess that extends beyond mood regulation and pain mitigation.

As we navigate these neurochemical intricacies, it becomes evident that laughter holds the key to unlocking cognitive benefits. The modulation of brainwave patterns suggests that laughter has the potential to enhance cognitive processes such as attention, memory, and problem-solving. This dual impact on both emotional and cognitive realms positions laughter as a holistic intervention, addressing not only the physiological aspects of well-being but also contributing to cognitive resilience.

The recognition of laughter's impact on brainwave patterns serves as a breakthrough, shedding light on the multifaceted nature of this seemingly simple human expression. It prompts a reevaluation of laughter's therapeutic potential, urging medical professionals and researchers to explore its application in diverse medical domains.

In the realm of healthcare, the rationale behind laughter's prescription as a complementary therapy gains further clarity. Understanding how laughter influences both the neurochemical and cognitive aspects of well-being expands the horizon of medical interventions. From reducing the perception of pain to enhancing cognitive functions, laughter emerges as a valuable tool that transcends the boundaries of traditional medical approaches.

In conclusion, the neurochemistry of laughter paints a rich tapestry of its therapeutic effects. The symphony of dopamine, endorphins, and modulated brainwave patterns underscores laughter's role as a powerful force in promoting holistic well-being. As we continue to explore these intricacies, we unveil the potential for laughter to not only heal the body and lift the spirits but also to sharpen the mind, ushering in a new era of comprehensive and integrative medical care.

Laughter and Immunomodulation: A Symbiotic Relationship

Beyond its neural influence, laughter extends its therapeutic touch to the immune system. Pioneering research has unveiled the role of laughter in stimulating immune cells, fortifying our defense against pathogens. The intricate dance between laughter-





LAUGHTER THERAPY



induced endorphins and immune function underscores the symbiotic relationship between mental well-being and physiological resilience.

Our collective research endeavors have led to the recognition of laughter as an adjunctive therapy, complementing conventional medical interventions. This revelation is particularly pertinent in an era where the intersection of mental and physical health takes center stage in medical discourse.

Psychosocial Dimensions: From Stress Mitigation to Social Cohesion:

Moreover, laughter's role in social dynamics cannot be understated. Shared laughter forms the glue that binds communities, fostering social bonds and enhancing collective well-being. As we navigate the complexities of contemporary society, understanding the psychosocial dimensions of laughter becomes imperative for fostering resilience and empowerment.

The Laughter Prescription for Empowerment:

In concluding our journey through the intricacies of "Laugh Lines to Laughing Life," the layers of complexity surrounding this ostensibly simple human expression unfold, revealing laughter as a nuanced and powerful force. Our exploration has transcended the surface, navigating the scientific landscape to expose laughter's potential as a therapeutic modality that defies cultural boundaries and societal divisions.

This discourse, far from being a mere intellectual exercise, holds the promise of transformation. The profound impact of laughter on our neurochemistry, psychology, and social dynamics beckons us to recognize its potential as a potent tool for empowerment. It is not just a momentary burst of joy but a deliberate and strategic force capable of shaping a more resilient, connected, and empowered society.

Imagine a society where laughter is not only cherished as a natural human response but consciously employed as a tool for empowerment, fostering resilience, reducing stress, and enhancing both physical and mental health.

In this envisioned future, the laughter prescription becomes a cornerstone of holistic health practices, endorsed by medical professionals, educators, and holistic health practitioners alike. It is a prescription not just for individuals but for communities and societies at large. Our collective laughter, then, becomes a unifying force, transcending cultural, social, and geographical boundaries, weaving a tapestry of well-being that embraces diversity and promotes empowerment.

As we delve into the therapeutic benefits of laughter, let us not only celebrate the internal transformations but also appreciate the external reflections. Laugh lines are not lines of surrender to time; rather, they are lines that showcase the strength of the human spirit and the enduring power of joy. They signify a life lived with the courage to embrace laughter, to find humour in adversity, and to share smiles generously.

In essence, laugh lines are not age marks; they are the graceful brushstrokes of a life painted with the vibrant hues of joy. Embracing them signifies not just aging but aging with grace, wisdom, and an enduring sense of humour. As we navigate the scientific discourse on laughter's therapeutic prowess, let us also celebrate the timeless elegance of laugh lines, for they are the indelible imprints of a life well-laughed.

All one needs in the world is Love and Laughter, to have Love in one hand and Laughter in the other, for they hold us together.

"Make sure one Laughs as long as they breathe, and Loves as long as they live."





Mutual funds: An Investment Avenue For Seniors

CA Ashish Niraj



Mutual funds (MFs) are an investment avenue under which investors' money is pooled and is invested in their behalf in securities like stocks, bonds, ETFs, and debentures by Asset Management Companies regulated by the Stock Exchange Board of India. They are linked to the market's performance.

The positive aspect of mutual funds is that investors' hard-earned money is managed by a professional fund manager. Investment in mutual funds can be through a systematic investment plan (SIP) or a one-time lump sum option. Notably,

Why to Invest in Mutual Fund by Seniors:

- MFs are a flexible investment option for senior citizens.
- Not just that, MFs can help senior citizens hedge real returns and beat inflation.
- Mutual funds allow senior citizens to create a personalised diversified portfolio across asset classes suitable to their needs.
- Mutual funds give flexibility to the senior citizens to create their own withdrawal plan as Mutual funds broadly do not have restrictions on withdrawal in comparison to NPS or any other annuity product.
- SIPs can be started by even Rs 500/- Per Month.
- Even Tax Planning can be done through Mutual Funds by investing in Equity Linked Saving Schemes (ELSS).
- Mutual funds are regulated by the Securities and Exchange Board of India which has laid down stringent rules and regulations to protect investors' interests and ensure transparency.
- Redeeming Debt Funds typically results in funds being credited to investors' account within one working day.

Which Type of Mutual Fund is Good for Seniors:

Debt Funds have gained popularity among seniors as a

stable and reliable investment option. These Mutual Fund schemes primarily invest in various debt instruments such as corporate bonds, government securities, treasury bills, debentures and commercial papers. One of the key reasons investors of senior age are drawn to Debt Funds is the stability of returns they offer, especially during unstable times in the equity market.

Strategy For Mutual Fund for Seniors:

The Mutual Fund investment by seniors can be classified on the basis of their immediate fund requirements and time horizon. Accordingly, seniors may take following investment views:

- Senior citizens may park the money required for the first immediate 5 years in a Debt Mutual Fund.
 - Money required for regular expenses in the next 5 years can be invested in Balanced Mutual Funds.
 - Funds required post 10 years can be invested in Equity Large Cap Funds.
- | Funds | Rating | 1 Yr Ret (%) | Riskometer | Category | Expense Ratio (%) | Launch | Net Assets (Cr) | Bandhan Bond Fund |
|--------------------------------------|---|---|---|--------------------------------------|--|--|--|--|
| Short Term Plan - Direct Plan | 17.63 | Moderate | DT-SD0.31 | 2013-01-018,554 | HSBC Corporate Bond Fund - Direct Plan | 17.60 | Moderate | DT-CB0.30 |
| 2013-01-016,075 | Bandhan Low Duration Fund - Direct Plan | 17.31 | Low to Moderate | DT-LD0.32 | 2013-01-015,362 | HSBC Banking and PSU Debt Fund - Direct Plan | 17.17 | Moderate |
| DT-BK & PSU0.23 | 2013-01-014,498 | Bandhan Dynamic Bond Fund - Direct Plan | 19.84 | Moderate | DT-DB0.76 | 2013-01-012,123 | Parag Parikh Liquid Fund - Direct Plan | 16.79 |
| Low to Moderate | DT-LIQ0.16 | 2018-05-112,054 | ICICI Prudential Savings Fund - Direct Plan | 17.88 | Low to Moderate | DT-LD0.40 | 2013-01-0119,137 | Bandhan Government Securities Fund - Investment Plan - Direct Plan |
| 110.08 | Moderate | DT-GL0.45 | 2013-01-011,500 | UTI Banking & PSU Fund - Direct Plan | 17.40 | Moderate | DT-BK & PSU0.24 | 2014-01-30944.00 |
| Kotak Credit Risk Fund - Direct Plan | 18.72 | High | DT-CR0.77 | 2013-01-01873.00 | Motilal Oswal Liquid Fund - Direct | | | |

Mutual Funds

Plan16.82Low to ModerateDT-LIQ0.222018-12-20509.00It may be noted that exposure to equity investment via equity mutual funds will help senior citizens to beat inflation on their

Funds	Rating	1 Yr Ret (%)	Riskometer	Category	Expense Ratio (%)	Launch	Net Assets (Cr)
<u>Bandhan</u> Bond Fund Short Term Plan - Direct Plan	1	7.63	Moderate	DT-SD	0.31	2013-01-01	8,554
HSBC Corporate Bond Fund - Direct Plan	1	7.60	Moderate	DT-CB	0.30	2013-01-01	6,075
<u>Bandhan</u> Low Duration Fund - Direct Plan	1	7.31	Low to Moderate	DT-LD	0.32	2013-01-01	5,362
HSBC Banking and PSU Debt Fund - Direct Plan	1	7.17	Moderate	DT-BK & PSU	0.23	2013-01-01	4,498
<u>Bandhan</u> Dynamic Bond Fund - Direct Plan	1	9.84	Moderate	DT-DB	0.76	2013-01-01	2,123
Parag Parikh Liquid Fund - Direct Plan	1	6.79	Low to Moderate	DT-LIQ	0.16	2018-05-11	2,054
ICICI Prudential Savings Fund - Direct Plan	1	7.88	Low to Moderate	DT-LD	0.40	2013-01-01	19,137
<u>Bandhan</u> Government Securities Fund - Investment Plan - Direct Plan	1	10.08	Moderate	DT-GL	0.45	2013-01-01	1,500
UTI Banking & PSU Fund - Direct Plan	1	7.40	Moderate	DT-BK & PSU	0.24	2014-01-30	944.00
Kotak Credit Risk Fund - Direct Plan	1	8.72	High	DT-CR	0.77	2013-01-01	873.00
<u>Motilal</u> <u>Oswal</u> Liquid Fund - Direct Plan	1	6.82	Low to Moderate	DT-LIQ	0.22	2018-12-20	509.00

overall portfolio, however the same may be taken subject to availability of the sufficient disposable funds.

Taxation

The taxation of Debt Funds depends on the holding period. If you hold the funds for over 3 years, any gains are considered as long-term capital gains and are taxed at 20% with indexation benefits. This means that the acquisition cost is adjusted for inflation. On the other hand, if you sell your Debt Funds before 3 years, any gains are considered short-term and are taxed as per the standard income tax slabs.

Equity Linked Savings Scheme or ELSS Funds are open-ended Equity Mutual Funds that save and provide an opportunity to grow money. ELSS mutual funds offer tax benefits. By investing in ELSS, one can save tax up to Rs.1.5 lakh as per Section 80C of the IT (Income Tax) Act.

Source : AMFI- 11-Feb-2024

All Mutual Funds are subject to market risk. Please read all scheme-related documents carefully. Senior citizens who do not have the knowledge, skills, ability, or time to manage independently should take advantage of hiring experts to create their portfolios and manage their wealth.

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Mobile Apps



Video Conferencing



Credit Center



Touch screen wall



Kiosk



Hub & Spoke



Video Teller



Smart ATM

"Door Step Banking through Universal Touch Points"

Ms. Swayam Siddha Dash*



Under the PSB Reforms Agenda- "Banking for Customer Convenience" (Enhanced Access and Service Excellence), "Door Step Banking through Universal Touch Points" facility has implemented to cater the both financial & non-financial banking needs of the customers of any and all Banks under single umbrella.

DSB is a boon to Senior Citizens wherein their banking needs are fulfilled without visiting the physical visit to branch. "Door Step Banking through Universal touch Point" is a service by which customers can avail many of the banking transaction services through the Agent engaged by the Bank. It offers convenience to customers to access to different accounts from their Door Step. Doorstep Banking Services was launched by Hon'ble Finance Minister on 09.09.2020 under the aegis of Indian Banks' Association. All the 12 Public Sector Banks are offering doorstep banking services to their customers on a common platform.

Doorstep banking services cater to all the individuals having full KYC-compliant savings/current account with a valid mobile number registered with their Bank. The service is not be available for accounts operated jointly,

minor account and accounts of non-personal nature.

Banking services offered under Doorstep banking services

- Negotiable Instruments (Cheque/Draft/Pay Order Etc.)
- New Cheque Book Requisition Slip
- 15G
- 15H
- IT/ GST Challan
- Standing Instructions Request
- Delivery Services
- Account Statement
- Non-Personalised Cheque Book Draft, Pay Order
- Term Deposit Receipt, Acknowledgement Etc
- TDS/Form 16 Certificate Issuance
- Pre-Paid Instrument/Gift Card
- **Cash Withdrawal** : The Bank Account of the Customer should be either linked to Aadhaar or Debit Card for availing real time Cash Withdrawal facility. DSB Agent will visit Customer's address for providing service through Micro ATM based secure technology. Per transaction limit is minimum Rs. 1,000/- and Maximum Rs 10,000/-



Mobile Apps



Video Conferencing



Credit Center



Touch screen wall



Kiosk



Hub & Spoke



Video Teller



Smart ATM

- **Digital Life Certificate:** Submission of Digital Life Certificate facility through Door Step Banking, Pensioners may book the service through any of channel i.e. DSB App / Web Portal / Toll Free Numbers. DSB Agent will visit the doorstep of the customer and collect online Life Certificate using Jeevan Pramaan App.
- **Nomination Services:** Nomination facility under Doorstep banking services for any addition/change in the nomination for the account type- Savings Bank Account (Individual and E/S), Term Deposit and Current Account (Individual).

- **Fund Transfer:** Customer can avail Fund Transfer request (within or outside Bank) with a maximum of 3 fund transfer requests and cumulative fund transfer limit of Rs.25,000/- per day.

Customer will request for the delivery of document through DSB system. Once a request is initiated, an agent will pick-up the document from bank and deliver it to the customers doorstep.

Source: <https://psballiance.com/index.html>

*Assistant Editor- Ms. Swayamsiddha Dash -
PG Scholar Amity University*

News of Importance For Senior Citizens

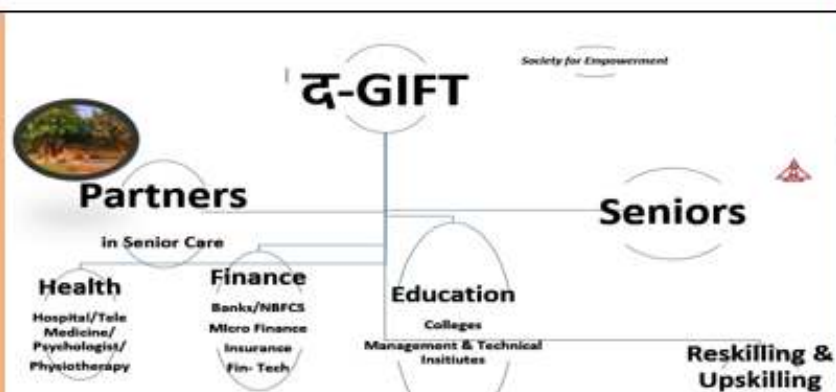
Markets regulator Securities and Exchange Board of India (Sebi) extended the deadline for [mutual fund account holders](#) till June 30, 2024 to nominate a beneficiary or opt out of it by submitting a declaration form, failing which their folios will be frozen.

Earlier, the deadline for existing mutual fund holders to provide a choice of nomination was on or before December 31, 2023.

RBI asks banks not to classify zero balance account as inoperative The RBI has asked banks not to classify zero balance accounts, which are opened for the beneficiaries of government schemes like direct benefit transfer (CBS), even if there is no activity in the account for two years. The central and state governments had been expressing difficulty in crediting cheques/direct benefit transfer/electronic benefit transfer/scholarship amounts in these accounts as they are also classified as inoperative due to non-operation for two years.



द-GIFT- द-Grow In For Togetherness Vilage Shahpur- Block Bela, District Gaya



द-GIFT- द-Grow In For Togetherness is a one point center for Life and Happiness for the Seniors and Elderly in Rural & Urban India

द-GIFT is inspired by the call for “Lifestyle for the Environment (LiFE)”, movement introduced by Hon’ble Prime Minister at COP26 in Glasgow.

द-GIFT focused on addressing the Emotional, Health Mental, Recreational, Reskilling & Upskilling needs of the needs of the elderly through the market participation in a sustainable form.

Screening of Documentary ‘Mahatma Gandhi in Folksongs” produced by the Society for Empowerment at द-GIFT village Shahpur



HEALTH CAMP at द-GIFT village Shahpur



SENIORS LIVING at GIFT village Shahpur





The Environment at द-GIFT



The Mentor
Ms. Shobha Narayan
Managing द-GIFT at village
Shahpur.



Meeting of Senior Citizens at द-GIFT



Emoha Eldercare: Transforming Elder Care with Compassion and Commitment

In a world where aging gracefully is often overshadowed by challenges, Emoha Eldercare stands tall as a beacon of hope and support for seniors across the nation. Rooted in the belief that every elder deserves to age with dignity and joy within the familiarity of their own homes, Emoha is more than just a service provider—it's a community dedicated to celebrating life's every moment.

At Emoha Eldercare, we recognize the multifaceted needs of our seniors, ranging from emergency response to preventive health monitoring, household assistance, and engaging activities. We strive to create a holistic environment that not only meets these needs but also fosters a sense of empowerment and fulfillment among our elders. Our approach to eldercare goes beyond mere service provision; it embodies a deep understanding of the joys and challenges inherent in caring for our aging loved ones. We are committed to redefining the landscape of eldercare in India, ensuring that seniors receive the attention, respect, and support they deserve.

When you choose Emoha, you're not just choosing a service provider; you're choosing a trusted partner dedicated to safeguarding the well-being and dignity of your loved ones, just as we would for our own family members. We believe in building lasting relationships based on trust, compassion, and mutual respect.

Emoha Eldercare offers a comprehensive range of services designed to cater to the diverse needs of our seniors. From healthcare and emergency assistance to personalized helpdesk support and a vibrant array of virtual and offline engagement activities, we are here to enrich the lives of our elders at every step of their journey. Whether it's a medical emergency or simply a desire for



To learn more about how Emoha Eldercare can transform the lives of your loved ones, visit our website at www.emoha.com or reach out to your dedicated Emoha representative today. Join us on this life-changing journey as we celebrate the beauty of aging and empower our seniors to live life to the fullest. With Emoha, every moment is a reason to rejoice, because every elder deserves to age magnificently.



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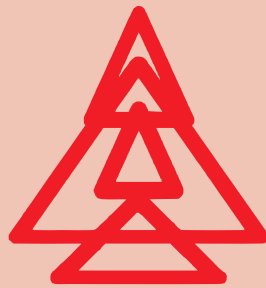
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