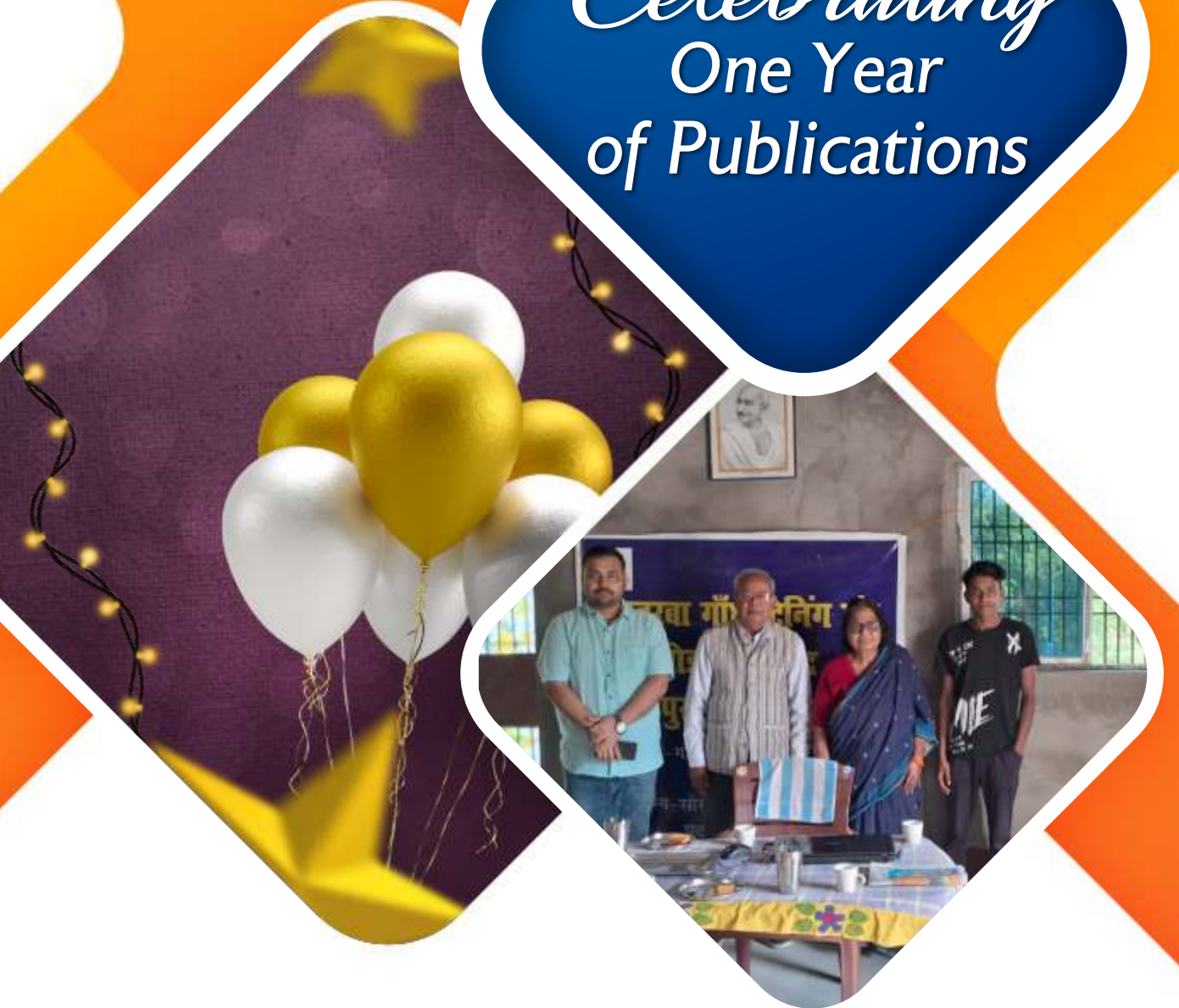




SOCIETY FOR
EMPOWERMENT

“प्रारंभ”

*Celebrating
One Year
of Publications*



मातृदेवो भव । पितृदेवो भव । आचार्यदेवो भव । अतिथिदेवो भव ॥

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Jharkhand

**Dear Readers,**

As we gather here for the annual edition of “प्रादंभ” our hearts are filled with gratitude for the journey we've embarked upon together—a journey dedicated to illuminating the pathways to employment opportunities for senior citizens. In this edition, we traverse the diverse landscapes of seniority, exploring the myriad avenues through which our elders can continue to thrive, contribute, and lead fulfilling lives.

Our exploration begins with a focus on practicalities: job openings tailored specifically for seniors. In an era where experience is cherished and wisdom revered, opportunities abound for our seasoned professionals to share their expertise and mentor the next generation. From part-time roles to consultancy positions, the world is their oyster, awaiting their unique contributions.

Yet, beyond the realm of professional pursuits, we delve into the essence of familial bonds with Dr. Kavita A Sharma, who reflects on the profound role of grandparents in shaping the tapestry of family life. Through her words, we are reminded of the enduring legacy of love, guidance, and wisdom that grandparents impart, enriching the lives of generations to come.

In a world often fraught with conflicts and discord, the wisdom of humor emerges as a beacon of hope. Vedabhyas Kundu and Munazah Shah, advocate for a lighthearted approach to resolving disputes, reminding us of the power of laughter in fostering understanding and reconciliation. Their insights serve as a gentle reminder that amidst challenges, a sprinkle of humor can often pave the way for harmony and resolution.

Furthermore, we are honored to glean strategies for leading fulfilling lives from the esteemed Professor Biswajit Satpathy, whose expertise illuminates the path towards holistic well-being for seniors in society. From rural India to urban centers, his insights offer invaluable guidance for navigating the complexities of modern life with grace and resilience.

As we turn our attention to matters of financial security, CA Swati Panchal provides a detailed overview of government schemes empowering senior citizens, ensuring that our elders are equipped with the knowledge and resources to safeguard their financial futures. Similarly, Ms. Swayam Siddha Dash sheds light on the Deposit Insurance and Credit Guarantee Corporation (DICGC), offering insights into financial safeguards tailored to protect the interests of seniors.

Amidst the practical considerations of employment and finance, we are reminded of the profound value of wisdom and experience that seniors bring to our collective tapestry. Ms. Savita More celebrates the richness of seniority, highlighting the transformative power of wisdom accumulated over a lifetime of experiences.

Finally, we are inspired by the success stories of SFE and Cureofine, which exemplify the resilience, innovation, and entrepreneurial spirit of seniors in today's dynamic world.

As we embark on another year of discovery and growth, let us cherish the wisdom of our elders, embrace the opportunities that lie ahead, and continue to champion the empowerment of senior citizens in all facets of life.

Best Regards
Sh. N. N. Pandey
Ranchi
April, 2024

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.

- Chief Executive Officer- National Pension System Trust; Max Age Upto 62 Years- Position in Delhi
[https://www.npstrust.org.in/sites/default/files/career-vacancies/Advertisement Notification CEO NPS Trust.pdf](https://www.npstrust.org.in/sites/default/files/career-vacancies/Advertisement%20Notification%20CEO%20NPS%20Trust.pdf)
- Duty Officer(Operations Centre - National, Disaster Management Authority (NDMA); Max Age Upto 56 years - Position in Delhi
[https://ndma.gov.in/sites/default/files/2024-03/Advt DO OPS Mar23.pdf](https://ndma.gov.in/sites/default/files/2024-03/Advt_DO_OPS_Mar23.pdf)
- Financial Advisor - National, Disaster Management Authority (NDMA); Max Age Upto 56 years - Position in Delhi
[https://ndma.gov.in/sites/default/files/PDF/Jobs/Advt AA Comn Feb24.pdf](https://ndma.gov.in/sites/default/files/PDF/Jobs/Advt_AA_Cmn_Feb24.pdf)
- Senior Technical Assistant - National Rainfed Area - Max Age Upto 56 years - Position in Delhi
<https://www.dgft.gov.in/CP/?opt=vacancy>
- Consultant - Additional Director General of Foreign Trade ; Max Age Upto 65 years - Position in Delhi
<https://www.dgft.gov.in/CP/?opt=vacancy>
- Principal Advisor (Financial & Economic Analysis) - Telecom Regulatory Authority of India (TRAI) ; Max Age Upto 58 years - Position in Delhi
https://traigov.in/sites/default/files/Vacancy_05032024.pdf
- Secretary - Telecom Regulatory Authority of India (TRAI) ; Max Age Upto 59 years - Position in Delhi
https://traigov.in/sites/default/files/Vacancy_07022024.pdf
- Adviser Finance - Competition Commission of India ; Max Age Upto 56 years - Position in Delhi
<https://www.cci.gov.in/images/career/en/filling-up-of-posts-in-the-cci-on-deputation-basis-last-date-250420241708946048.pdf>
- Adviser Law - Competition Commission of India ; Max Age Upto 56 years - Position in Delhi
<https://www.cci.gov.in/images/career/en/filling-up-of-posts-in-the-cci-on-deputation-basis-last-date-250420241708946048.pdf>
- Adviser Economics - Competition Commission of India ; Max Age Upto 56 years - Position in Delhi
<https://www.cci.gov.in/images/career/en/filling-up-of-posts-in-the-cci-on-deputation-basis-last-date-250420241708946048.pdf>
- Sr. Adviser/Adviser - NITI Aayog ; ; Max Age Upto 58 years - Position in Delhi
https://www.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

Job Openings For Seniors

- Chief Finance Officer - Indian Institute of Corporate Affairs (IICA) ; Max Age Upto 58 years - Position in Gurugram
<https://iica.nic.in/Images/Vacancy-2024/vacancy-circular-CFO-2024.pdf>
- Administrative Officer - National Biodiversity Authority ; Max Age Upto 58 years - Position in Delhi
http://nbaindia.org/uploaded/pdf/Ao_notification.pdf
- Senior Consultant (Information, Education & Communication); National Disaster Management Authority (NDMA) - Max Age Upto 62 years - Position in Delhi
https://ndma.gov.in/sites/default/files/PDF/Jobs/Advt_Sr_Conslt_IEC_Apr2024.pdf
- Assistant Advisor (Information Technology) - ; National Disaster Management Authority (NDMA) - Max Age Upto 62 years - Position in Delhi
https://ndma.gov.in/sites/default/files/PDF/Jobs/Advt_AAIT_April2024.pdf
- Medical Superintendent - AIIMS Raebareli; Max Age Upto 56 years - Position in Raebareli
<https://aiimsrbl.edu.in/recruitments>
- Inquiry Officers - NPCC Limited ; Max Age Above 60 years - Position in Delhi
<https://npcc.gov.in/writereaddata/others/NOTICEHR.pdf>
- Director (Commercial & HRD) - WAPCOS Limited ; Max Age Upto 57/58 years - Position in Delhi
<https://pesb.gov.in/Vacancy/OpenPDF/1b872aad-1ef7-ee11-93ab-001dd8b72d7f?PagelD=czHH3UN7UQUHryzLhQFFUAELGKMWRRv8J4N4Fh3vvLbbRUSHxpcJdzCPmWdVUHP9gEkpEtNmfbSYdScfkDcQJFKTLGy45RMHUfXf>
- Chairman and Managing Director - India Optel Limited Max Age Upto 57/58 years - Position in Delhi
<https://pesb.gov.in/Vacancy/OpenPDF/9a23cccd-16f7-ee11-93ab-001dd8b72d7f?PagelD=qUVxGfw6dPgTra4sHzQY24AJbQyCdUSHSpF9Wjkk3nkJ4tJHhSkFGGZmPWxTUdZqG5jRUj46dEh4MP24VBKjRzdGXE6p6gyHVXtH>
- Director (Technology & Field Services) - Oil & Natural Gas Corporation Limited (ONGC) ; Max Age Upto 57/58 years - Position in Delhi
<https://pesb.gov.in/Vacancy/OpenPDF/20892513-b1f1-ee11-93ab-001dd8b72d7f?PagelD=y9TpWdDxnKpKNMXLx9wGEEExUKZzUkWs82wG5FYfbGYB3KVQ9z7XS62QnkaGH8ARLpA97JJMRDNBh4EA5qAEfnws34M79BpaCn8h6>
- Director (Commercial & Marketing) - Oil & Natural Gas Corporation Limited (ONGC) ; Max Age Upto 57/58 years - Position in Delhi
<https://pesb.gov.in/Vacancy/OpenPDF/ab575ed8-5aeb-ee11-93ab-001dd8b72d7f?PagelD=7RjxbDPs8WEynrcCAs4dX4Sh7AKEg7VGT6GHPvdGf3fB9qMFDWj4dvkzQbryyw5aMgfbagRE9K7SLhK78N2JzpUpWDCzHMfqywkP>
- Director (Operations) - Rail Vikas Nigam Limited (RVNL) ; Max Age Upto 57/58 years - Position in Delhi
<https://pesb.gov.in/Vacancy/OpenPDF/749d48ed-48e7-ee11-93ab-001dd8b72d7f?PagelD=cUKJA4WpPv7xTbJYhZhUBvKtJ6U6Qn8fX4xTwSYRX2fBGLk9wHsrzNF8p9dasQSWdSaAxxrALrG3mKpj5FAMktZgMvmg7q7bsypd7>
- Director (Marketing) - Rashtriya Chemicals and Fertilizers Limited; Max Age Upto 57/58 years - Position in Mumbai
<https://pesb.gov.in/Vacancy/OpenPDF/8cfaf73f-b4e5-ee11-93ab-001dd8b72d7f?PagelD=SBxb2jgiLTGqag6s2YwMK4EHCxyBwR9h8H7jjYzECptYSkFZmDANLvLhsHbjmmN3TyVjjwn8y3b7sSxDEamcy69fbMw78GPN3XSZ3>

Dr Kavita A Sharma (Former Principal, Hindu College Delhi University)



I just returned from a trip to Kanpur and then Hamirpur in Bundelkhand, still one of the most backward areas of Uttar Pradesh. What took me there? It was my granddaughter Maya's insistent curiosity about where her great-grandmother came from. She is 25 years old and has come to visit me before she joins a medical school in the USA. This was a great source of joy as I felt loved and wanted.

The journey brought back many memories. Also, I realised my strong bond with Maya because she felt confident enough to ask me. A parent may have found it hard to fulfil her desire. They may not have the time or the inclination. But for me, now that my formal working life is over, it was a journey to bond, fun and nostalgia. It seems to me, and there is a lot of research on the subject, that there is a search for roots in one's twenties. This is especially true if you live far from your homeland. After all, people from countries like Fiji come to their villages after 300 years to try to trace their ancestry. Maya is of mixed parentage as her father is a white American and lives in the US. In her case, the desire was much stronger, so I chose to undertake this adventure, although I did not even know where my grandparents lived in Hamirpur. We eventually found it, much to both our delight.

Maya and I went to Kanpur together and drove to Hamirpur from there. During the trip, she had many questions about her mother's growing up and about her uncle, my son Parijat. There were many interesting stories to tell that parents don't reveal to their children—about their schooling, their marks, their pranks, their teenage years, college careers and first jobs, their teenage romances, and many others. The list is endless. In my case, the stories are perhaps even more interesting because my husband was a foreign service officer with whom we travelled to different countries. This necessarily meant that

my children were exposed to different languages, cultures, foods, ways of life and belief systems. As I told her these stories, she wanted to know how her mother and uncle adjusted, their coping mechanisms, and how the family supported them. Indirectly, it was a lesson in life for her. It is much easier to discuss life and its lessons in this indirect mode rather than to speak directly about them.

Each grandchild and grandparent relationship has a different dynamic. Grandchildren respond differently, even to their grandfather and grandmother. The relationship also changes because of locational proximity or distance between them. It could be everyday contact because of living in a joint or semi-joint family. By semi-joint family, I mean when the child's family is nuclear, but the grandparents live near each other rather than together. Or it can be a long-distance, as in my case. While I live in Delhi, my children and their families are in Chicago. In such cases, the grandparents must make a special effort to keep very loving communication channels open. Since my husband passed away ten years ago, the responsibility is solely mine.

There are difficulties because of different time zones or because the grandchildren no longer speak their mother tongue. However, technology has been a blessing in bridging the distance gap to a certain extent. Also, a special effort has to be made to keep the grandparent's home welcoming for the grandchildren—a place where they feel safe, loved, and non-judgmental, and the visit is a joyful experience to want to return to it. Many adjustments have to be made in terms of food, outings and sleep times. A lot of one's work and social life has to be kept on hold. After all, there are only those few days of actual togetherness. At the same time, the grandparent must lead her own life, albeit more selectively and at a slower pace, so as not to feel resentful.

I feel blessed that both my granddaughters have made a special effort to learn to read, write and speak Hindi. Up to now, it has been a very joyful journey together. For it to happen, one must maintain loving relations with one's children and their families. Tensions there have an adverse impact on the relationship with the grandchildren. Adjustments have to be inevitably made; sometimes, one may not like it; ways of life may have diverged as may have points of view. All in all, love and respect towards them without expressing any value judgements is absolutely necessary for a beautiful relationship with the grandchildren as parents inevitably impact how the children look at their grandparents. The take-home is never to allow the relationship between generations to be overtly hierarchical. Imposing your value system and way of life while expecting everyone to conform is a recipe for disaster. For example, in many households, the older generation is vegetarian while the younger members are non-vegetarian. It's best not to clash about it and step back, if possible, by maintaining one's kitchen.

When living close by, the grandparents may be called upon to look after the grandchildren as both parents may be working. Sometimes, the grandchild is even raised by the grandparents. That is an opportunity for love and joy. Bedtime stories, historical and mythological tales carrying a wealth of wisdom, and activities together like music, movies, outings, theatre and others create a deep and fulfilling bond. It's also a way of transmitting values through discussions without being preachy.

Also, one has to remember that when both parents are working, they rarely have the opportunity to go out together. However, they also need to bond with each other to maintain a happy marriage. Hence, offering to help in that direction by volunteering to mind the children while their parents go out for an evening or weekend together would be appreciated by them, whether they express it or not. In a nutshell, a grandparent must make himself or herself useful and loved. A little tact and

diplomacy go a long way. That is the essence.

The dynamics of the relationship between grandchildren and the grandparents is an ever-changing one. It is the grandparents who have to be mature, understand it and tread carefully. A grandparent is a repository of family history and the confidence of the grandchildren. It is a faith she must never betray. For instance, a grandchild may complain about her parents. It is not because of a lack of love. It is a natural process of growing up and finding her identity. Once in a while, a gentle correction may be required. The complaints also arise from a lack of understanding of the parent's life. While not revealing the whole truth, the grandparent may make the grandchild realise the sacrifices that parents make to give them the best they can. It brings home to the child that parents are human, too. They have to face their own complex problems, which can leave them exhausted, irritable, and angry. It is not the want of love because they have the greatest stake in their child's life.

In conclusion, the grandparent must maintain a delicate balance between her own value system and worldview and that of her children and, subsequently, of the grandchildren. The grandparent must not be a substitute parent except in exceptional circumstances but, at the same time, transmit the family traditions and values as naturally and as lovingly as possible. Every relationship in the world has to be nurtured, and it is no different between grandparents and grandchildren, or for that matter, between parents and children.

Dr. Kavita A Sharma : An accomplished academician, Dr Kavita A Sharma has been an active contributor to the cause of higher education through her teaching, publications and the institutions she has been associated with. Dr Kavita Sharma started teaching in 1971 in Delhi University's Hindu College and became its Principal in 1998 and served there till 2008 when she took up another challenging assignment as Director of India International Centre, New Delhi.

In a Dispute: Why not use the Humorous Way to Resolve it?

Vedabhyas Kundu & Munazah Shah



“Have you ever thought of how humour and laughter can be used to resolve disputes?” a senior Hindi journalist, Praveen Dutt Sharma asked one day. An accomplished writer of humour himself, Sharma comes up frequently with those one-liners and two-liners which enlivens the spirit even in most difficult situations. “This is the power of humour,” argues Sharma, “When things seems to be plunging and lost in the dark ocean, humour and laughter can play the role of the shinning lighthouse.” Frankly speaking we had never given a serious thought on how humour, jokes and laughter can aid in aiding the resolution of disputes. Praveen Dutt Sharma strongly believes that humor is definitely an underused strategy in resolution of disputes. Majority of the times either it is taken lightly or even negatively. He strongly felt the use of humor and laughter if used in the right sense can reinvigorate the environment whether in our homes or in our institutions. This Conversation, put together on Holi, the festival of colours and joy is inspired by Praveen Dutt Sharma who nudged us to think deeply on why humor and laughter is important in dispute resolution and coming out of difficult conversations which looks gloomy.

Munazah: Vedabhyas, do you know which tea is the hardest to swallow? It is reality. So the reality is I strongly agree with Praveen Dutt Sharma that humor is an underused strategy of dispute resolution. Of course we should remember that humour is definitely not the only medicine for resolving disputes. I believe the touch of humour, which is free from negative sarcasm or ridicule can be a balm to overcome a difficult conversation or difficult relationship as it can help in neutralizing the harshness and negativity.

Vedabhyas: Beautiful Munazah. Let me start with Mahatma Gandhi himself who said, “If I had no

sense of humor, I should long ago have committed suicide. (Young India, 18-8-1921). Taking forward from what Praveen Dutt Sharma has said, I think humour can help in developing and strengthening deeper connections. When we laugh together and bring in humour, it definitely can help in solidifying a positive bond. When such a bond is developed, even in difficult situations and during difficult conversations, we can overcome the rough path with humour and laughter.

In the context of a terse argument, as Praveen Dutt Sharma has pointed out, most of the time use of lighthearted humour and use of laughter actually turns a difficult conversation and tension into an opportunity where those in dispute end up sharing jokes. Also I feel when we are using humour, we are able to get our views and points across without hurting the feelings of the other person.

Munazah: Vedabhyas, here I remember what Charlie Chaplin had said, “A day without a laughter is a day wasted.” If we cannot laugh and share tidbits of humour here and there, I can tell you we will be doomed especially in these modern times where there is pressure cooker atmosphere.

Continuing from what you said, I think when we use humour and laughter in a difficult situation, we getting away from the rigidity of the situation. In most disputes, the individuals involved start thinking and behaving in a rigid way. If one of them introduces the element of light humour, the cycle of rigidity and extreme views are likely to be broken. Further, Vedabhyas, I think when the environment becomes lighter, those in dispute could listen to each other differently than they were doing previously. Also, they are likely to tolerate each other and let their inhibitions to go.



In a Dispute: Why not use the Humorous Way to Resolve it?

Vedabhyas Kundu & Munazah Shah



Vedabhyas: Munazah, here I think we should discuss a rider in the use of humour in conflict situations. There was this acquaintance who used tried to use humour while in conflict with a colleague. But lo! He used it in the wrong way and that too without thinking. The result was catastrophic with the colleague complaining to the authorities on the insult that this acquaintance had heaved on him. Finally, he was let off after a written apology. So, while we can see the positive contribution of the use of humour, there can be situations when an individual can use it negatively. Just think of a situation when an individual engages in making a snide or come up with a hurtful joke; it can actually make the dispute more volatile. As we have talked earlier too, use of humour can be effective only when both the parties appreciate its use. There are individuals who don't appreciate humour even if it is for pure fun, using humour with them will further antagonize them. One-sided use of humour and jokes can do greater harm to the relationship and the dispute.

Munazah: Here Vedabhyas, I would like to point out that while humour can be an important potion for strengthening our resilience, at times we use it to cover up our emotions or get into a sphere of self-denial. There are times we try to laugh and show our humourous self even though we are under extreme pressure and want to deny it; we are living in a situation of self-denial.

We should use our humour with the right intensity and appropriately. It should not be used to demean or compromise the dignity of others. There are definitely wide ranging dimensions on the use of humour in different situations. As we come to the end of today's conversation, we are of the opinion that humour definitely is a nonviolent way of dealing with bitter emotions and toxic feelings towards another individual. Here we remember the psychologist, Freud who said, "Clowning, satirical literature, graphic satire, jokes and witticisms enable people to rechannel their aggressive feelings in a disguised and playful manner."

So friends, let us try and hone our skills of humour so that we make our life fun-filled, engaging and free of unnecessary tensions.

Dr Vedabhyas Kundu is with Gandhi Smriti and Darshan Samiti, New Delhi. His areas of interest include nonviolent communication, nonviolent conflict resolution, media and information literacy, and different areas of Gandhian philosophy.

Ms Munazah Shah is a senior broadcast journalist. Her areas of interest include nonviolent communication, Gandhian philosophy, and areas of inner transformation and inner resilience.



Seniors in Society: Strategies for Leading a Fulfilling Life

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Leading a peaceful life as a senior citizen involves a combination of physical, emotional, social, and mental well-being. Some of the tips for leading a fulfilling life by the senior citizens may be the following:

1. **Maintain a Healthy Lifestyle:** Focus on eating a balanced diet, staying physically active, and getting regular check-ups with your healthcare provider. Exercise, even gentle activities like walking or yoga, can improve both physical and mental health.
2. **Stay Connected:** Maintain relationships with friends and family. Social interaction is crucial for emotional well-being. Join clubs, volunteer, or participate in community events to stay engaged with others.
3. **Cultivate Hobbies and Interests:** Pursue activities that bring you joy and fulfilment, whether it's gardening, painting, reading, or learning a new skill. Engaging in hobbies can provide a sense of purpose and satisfaction.
4. **Practice Mindfulness and Stress Reduction Techniques:** Incorporate mindfulness meditation, deep breathing exercises, or yoga into your daily routine to reduce stress and promote relaxation.
5. **Stay Mentally Active:** Keep your mind sharp by challenging yourself intellectually. Solve puzzles, play brain games, learn a new language, or take up a new hobby that stimulates your mind.
6. **Seek Emotional Support:** If you're struggling with feelings of loneliness, anxiety, or depression, doesn't hesitate to seek support from a therapist, counsellor, or support group. Talking to someone can help you process your emotions and gain perspective.
7. **Stay Engaged with the World:** Stay informed about current events, technology, and cultural trends to remain connected with the world around you. Embracing new experiences and ideas can help you stay relevant and engaged.
8. **Maintain a Positive Outlook:** Focus on the things you're grateful for and adopt a positive attitude towards life. Cultivate optimism and resilience in the face of challenges.
9. **Create a Relaxing Environment:** Surround yourself with things that bring you comfort and peace, whether it's spending time in nature, listening to soothing music, or creating a cosy space in your home.
10. **Plan for the Future:** Take steps to ensure your financial and legal affairs are in order, including creating a will, establishing power of attorney, and making arrangements for long-term care if necessary. Having a plan in place can provide peace of mind for you and your loved ones.



Seniors in Society: Strategies for Leading a Fulfilling Life

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Leading a Peaceful Life in Family:

Leading a peaceful life within a family as a senior citizen involves fostering understanding, communication, and harmony among family members. To achieve this following may be helpful:

1. **Open Communication:** Encourage open and honest communication within the family. Create an environment where everyone feels comfortable expressing their thoughts, feelings, and concerns without fear of judgment.
2. **Set Boundaries:** Establish clear boundaries and expectations within the family regarding personal space, responsibilities, and decision-making. Respect each other's boundaries to avoid conflicts and misunderstandings.
3. **Practice Empathy and Compassion:** Show empathy and compassion towards other family members, especially during times of stress or conflict. Try to understand each other's perspectives and validate their feelings.
4. **Resolve Conflicts Constructively:** Conflict is inevitable in any family, but it's essential to resolve conflicts peacefully and constructively. Focus on finding solutions rather than placing blame, and be willing to compromise and negotiate for the greater good of the family.
5. **Celebrate Achievements and Milestones:** Take time to celebrate achievements, milestones, and special occasions together as a family. These moments strengthen bonds and create lasting memories.
6. **Support Each Other:** Be there to support and encourage one another through life's ups and downs. Offer help and assistance when needed, and be a source of comfort during challenging times.
7. **Foster Quality Time Together:** Make an effort to spend quality time together as a family, whether it's through shared meals, outings, or recreational activities. These moments help strengthen familial bonds and create a sense of unity.
8. **Respect Differences:** Recognize and respect the individual differences and unique personalities within the family. Embrace diversity and learn to appreciate each other's strengths and weaknesses.
9. **Maintain Independence and Autonomy:** While family support is essential, it's also crucial to respect each other's independence and autonomy. Encourage senior family members to maintain their sense of identity and pursue their interests and hobbies.
10. **Seek Professional Help if Needed:** If family conflicts become overwhelming or unmanageable, don't hesitate to seek professional help from a therapist, counsellor, or mediator. A neutral third party can facilitate communication and help resolve underlying issues.

Implementing these strategies, senior citizens can cultivate a peaceful and harmonious family life, fostering mutual respect, understanding, and love among family members.



Seniors in Society: Strategies for Leading a Fulfilling Life



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Connecting With the Society:

Connecting with society as a senior citizen is vital for maintaining a sense of belonging, purpose, and fulfilment. Some ways to do so are:

1. **Join Senior Centres or Clubs:** Many communities have senior centres or clubs that offer a variety of activities, classes, and social events tailored to seniors. Joining one of these organizations can provide opportunities to meet and connect with other seniors in your area.
2. **Volunteer:** Volunteering is a meaningful way to give back to the community while also staying active and engaged. Look for volunteer opportunities that align with your interests and skills, whether it's tutoring children, assisting at a local food bank, or helping out at a community event.
3. **Take Classes or Workshops:** Many community centres, libraries, and universities offer classes and workshops specifically designed for seniors. Whether you're interested in art, music, fitness, or lifelong learning, taking classes can provide opportunities to connect with others who share your interests.
4. **Attend Community Events:** Keep an eye out for local events and activities happening in your community, such as festivals, farmers markets, or cultural celebrations. Attending these events can provide opportunities to socialize with neighbours and community members of all ages.
5. **Join Interest Groups or Hobby Clubs:** Explore your interests and hobbies by joining clubs or groups focused on activities such as gardening, book clubs, photography, or hiking. These groups provide opportunities to connect with like-minded individuals and engage in shared interests.
6. **Stay Active in Religious or Spiritual Communities:** If you're religious or spiritual, participating in activities and events at your place of worship can provide a sense of community and belonging. Attend services, join study groups, or participate in community service projects.
7. **Use Technology to Stay Connected:** Embrace technology to stay connected with friends, family, and the broader community. Use social media platforms, video calling apps, or online forums to connect with others, join virtual communities, and stay informed about local events.
8. **Attend Senior-Specific Events:** Keep an eye out for events specifically targeted towards seniors, such as health fairs, senior expos, or educational seminars. These events often provide valuable resources, information, and opportunities for socialization.
9. **Join Community Service Organizations:** Get involved with community service organizations such as Lions Club, Rotary Club, or Kiwanis Club. These organizations often host events and activities focused on community service and social engagement.
10. **Be Proactive:** Take the initiative to reach out and connect with others in your community. Strike up conversations with neighbours, attend neighbourhood gatherings, or organize social events yourself. Being proactive can help you build meaningful connections and expand your social network.

Seniors in Society: Strategies for Leading a Fulfilling Life

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Financial Independence and Security

Financial independence and security are crucial goals for senior citizens as they navigate their retirement years. Some of the strategies for achieving and maintaining financial soundness and independence may be:

1. **Create a Retirement Budget:** Start by assessing your income, expenses, assets, and liabilities. Develop a realistic budget that accounts for essential expenses such as housing, healthcare, food, and utilities, as well as discretionary spending on leisure activities and travel.
2. **Maximize Retirement Savings:** Take advantage of retirement savings plans.
3. **Diversify Investments:** Spread your investments across a mix of asset classes, including stocks, bonds, real estate, and cash equivalents. Diversification can help reduce risk and increase the likelihood of achieving long-term growth and stability.
4. **Minimize Debt:** Pay down high-interest debt such as credit cards and personal loans as quickly as possible. Minimizing debt reduces financial strain and frees up more funds for savings and retirement.
5. **Plan for Healthcare Costs:** Healthcare expenses can be a significant financial burden for seniors. Make sure to budget for out-of-pocket costs such as insurance premiums, deductibles, copayments, and prescription medications. Consider purchasing supplemental health insurance or long-term care insurance to protect against unexpected medical expenses.
6. **Explore Additional Income Streams:** Look for opportunities to generate additional income in retirement, such as part-time work, consulting, freelancing, or monetizing hobbies and skills. Even a small supplemental income can make a big difference in your financial stability.
7. **Downsize and Simplify:** Consider downsizing your living arrangements to reduce housing costs and free up equity in your home. Moving to a smaller home, condominium, or retirement community can lower expenses associated with maintenance, utilities, and property taxes.
8. **Stay Informed About Benefits:** Stay informed about the benefits and assistance programs available to seniors, such as Social Security, Medicare, Medicaid, and veteran's benefits. Make sure you're taking advantage of all the benefits you're entitled to receive.
9. **Plan for Long-Term Care Needs:** Long-term care costs can quickly deplete savings and assets. Consider purchasing long-term care insurance or setting aside funds specifically earmarked for long-term care needs. Explore alternative options such as home healthcare or assisted living facilities.
10. **Review and Adjust Financial Plans Regularly:** Life circumstances and financial markets change over time, so it's essential to review and adjust your financial plans periodically. Reassess your budget, investment portfolio, and retirement goals regularly to ensure you're on track to achieve financial independence and security in your senior years.

By following these strategies and staying proactive about managing your finances, you can achieve greater financial soundness and independence as a senior citizen, providing peace of mind and greater flexibility to enjoy your retirement years to the fullest.

Professor Emeritus Dr. S. Narayan
Chairman
Society For Empowerment



In India it is said that 70% population of the country lives in rural India and are primarily farmers. It is reported that 28 percent of this population is the population of senior citizen. This section of the rural population is being discussed here.

This section of population is further classified in working population and nonworking population; based on their physical and working conditions, it has been observed that in rural India we found senior citizen working till the age of 75 years and after that they are not able to undertake any physical or mental work, so this classification of the population is based on their physical efficiency and capability to work.

In urban India it is found that majority of population in formal employment starts getting pension or financial support in the form of financial planning after attaining the age of 60. However, in rural India it has been reported that though they become senior citizen after attaining the age of 60 years but they continue to work till the age of 75 years, as they feel healthy and mentally fit socially acceptable.

Senior citizen living in rural India in general are not able to get government provided pension after attaining the age of 60, due to lack of information and also because of their inability to meet and discuss their need with government officials.

Rural scenario is depressing in terms of facility. Non-Government Organization like society for empowerment need to think about senior citizen living in rural India. Keeping the same, Society For Empowerment is running a The GIFT Centers as one point center for meeting the financial, health, psychological needs of the Senior Citizens. SFE is

organizing Health Camps, Financial Camps, Investor Awareness Meet and production activities. Senior citizen living in rural India deserves attention of policy and programme drafting at the center.

The role of senior citizen in maintaining Indian culture and civilization is more than senior citizen living in urban centers because in rural India the interaction between grandfather and grandchildren are still continuing.

In next issue I will continue to write on this aspect of population living in rural India.
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Government Schemes Empowering Senior Citizens: A Detailed Overview



Swati Panchal
CA

My Views

The golden years of life should indeed be golden. With this vision in mind, the Government of India has launched a series of schemes and programs aimed at ensuring the well-being and empowerment of our senior citizens. These initiatives cover various aspects of life, including healthcare, financial security, social integration, and skill development. Let's explore these schemes in detail:

1. Atal Vayo Abhyudaya Yojana (AVYAY):

AVYAY stands as a beacon of hope for our elderly population, addressing their fundamental needs such as financial security, access to food, healthcare, and the opportunity for dignified human interaction. This comprehensive scheme encompasses a range of initiatives tailored to the unique requirements of senior citizens, fostering a culture of awareness and sensitivity towards their needs.

2. Scheme of Integrated Programme for Senior Citizens (IPSrC):

This scheme focuses on improving the quality of life for senior citizens, especially the underprivileged, by providing essential amenities such as shelter, food, medical care, and opportunities for social engagement. It emphasizes the importance of active and productive aging, empowering seniors to lead fulfilling lives.

3. State Action Plan for Senior Citizens (SAPSrC):

Recognizing the pivotal role of state governments in senior citizen welfare, SAPSrC encourages each state to develop its own action plan tailored to local needs and considerations. By fostering collaboration between the center and the states, this initiative ensures that senior citizens across the country receive the support they deserve.

4. Rashtriya Vayoshri Yojana (RVY):

RVY aims to provide free physical aids and assisted living devices to senior citizens with age-related disabilities or infirmities, enabling them to lead independent and dignified lives. This includes a wide range of devices such as walking sticks, wheelchairs, hearing aids, and spectacles, catering to various needs and requirements.

5. Livelihood and Skilling Initiatives for Senior Citizens:

Through initiatives like SACRED and AGRASR Groups, senior citizens are empowered to re-enter the workforce or engage in meaningful activities that contribute to society. By harnessing their experience and skills, these initiatives promote economic independence and social inclusion among the elderly.



Government Schemes Empowering Senior Citizens: A Detailed Overview

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My Views

6. Promoting Silver Economy:

This innovative scheme encourages entrepreneurs to develop solutions that address the unique needs of the elderly population. By providing financial assistance and support through platforms like SAGE, the government promotes innovation and entrepreneurship in the silver economy sector.

7. Channelizing CSR Funds for Elderly Care:

By leveraging corporate social responsibility (CSR) funds, this scheme supports projects aimed at improving the quality of life for senior citizens. From setting up old age homes to daycare centers, CSR funds are channeled towards initiatives that benefit the elderly community.

8. Scheme for Awareness Generation and Capacity Building:

Through initiatives like the National Helpline for Senior Citizens, the government spreads awareness and sensitizes the public about issues related to elderly care. By engaging with stakeholders and fostering a culture of respect towards the elderly, these initiatives promote a society that values and supports its senior citizens.

9. Rashtriya Vayoshri Yojana (RVY):

RVY provides aids and assisted living devices to senior citizens with age-related disabilities or infirmities, ensuring they can lead independent and dignified lives. The scheme has been revised to expand the criteria for beneficiary selection, ensuring that more seniors receive the support they need.

In conclusion, these government schemes stand as a testament to our commitment to ensuring the well-being and empowerment of our senior citizens. By providing them with the support and resources they need, we can create a society that honors and values its elders, ensuring they can live their golden years with dignity and respect.

Senior Citizens

Income Tax Slabs for FY 2023-24 / AY 2024-25

SFE Research Team

The Income Tax Department stipulates two groups of senior citizens ages for income tax calculations in India

- **Senior citizens** - who are 60 years of age or more during any time in the relevant tax year
- **Super senior citizens** - who are 80 years of age or more during any time in the relevant tax year

Old Regime

Income tax exemption limit Old Regime is

- up to Rs 2,50,000 for Individuals, HUF below 60 years aged and NRIs.
- up to Rs 3,00,000 for senior citizens aged above 60 years but less than 80 years.
- up to Rs 5,00,000 for super senior citizens aged above 80 years.
- Surcharge and cess will be applicable over and above the tax rates

New regime

- Income tax exemption limit is up to Rs 3,00,000 for Individuals, HUF opting for the new regime.

Surcharge and cess will be applicable

Income Tax slab rates for FY 2023-24/ AY 2024-25			
Old Regime			
Slabs	Individuals (Age < 60 Years)	Resident Senior Citizens (> _ 60 but < 80 years)	Resident Super Senior Citizens (80 years and above)
Up to Rs 2,50,000	Nil	Nil	Nil
Rs 2,50,001 to Rs 3,00,000	5%	Nil	Nil
Rs 3,00,001 to Rs 5,00,000	5%	5%	Nil
Rs 5,00,001 to Rs 10,00,000	20%	20%	20%
Above Rs 10,00,000	30%	30%	30%

Income Tax slab rates for FY 2023-24/ AY 2024-25	
New Regime	
Slabs	Resident Super Senior Citizens (80 years and above)
Up to Rs 3,00,000	Nil
Rs 3,00,001 to Rs 6,00,000	5% (Tax rebate u/s 87A)
Rs 6,00,001 to Rs 9,00,000	10% (Tax rebate u/s 87A up to Rs 7 lakh)
Rs 9,00,001 to Rs 12,00,000	15%
Rs 12,00,001 to Rs 15,00,000	20%
Above Rs 15,00,000	30%



Deposit Insurance and Credit Guarantee Corporation (DICGC)

Ms. Swayam Siddha Dash
Post Graduate Student



A wholly owned subsidiary of the Reserve Bank of India. The Corporation was established for the purpose of insurance of deposits and guaranteeing of credit facilities and is governed by the provisions of 'The Deposit Insurance and Credit Guarantee Corporation Act, 1961' (DICGC Act) and 'The Deposit Insurance and Credit Guarantee Corporation General Regulations, 1961' framed by the Reserve Bank of India. Deposit insurance remains the principal function of the Corporation. DICGC is a member of International Association of Deposit Insurers (IADI).

Which banks are insured by the DICGC?

All commercial banks (including branches of foreign banks functioning in India, local area banks and regional rural banks) and all co-operative banks are insured by the DICGC. Primary co-operative societies are not insured by DICGC. The deposit insurance scheme is mandatory, and no bank can withdraw from it.

What is the maximum deposit amount insured by the DICGC?

Presently, each depositor in a bank is insured upto a maximum of ₹ 5,00,000 /- (Rupees Five Lakhs only) for both principal and interest amount held by him/her in the "same right and same capacity" as on the date of liquidation/cancellation of a bank's licence or the date on which the scheme of amalgamation/merger/reconstruction comes into force or the date of any direction is issued or any prohibition or order or scheme is made under any of the provisions of the Banking Regulation Act, 1949 and such direction, prohibition, order of scheme provides for restrictions on depositors of such bank. The deposits kept in different branches of a bank are aggregated for the purpose of insurance cover and a maximum

amount of upto ₹ 5,00,000 /- (Rupees Five Lakhs only) is paid.

Are deposits in different banks separately insured?

Yes. If you have deposits with more than one bank, deposit insurance coverage limit is applied separately to the deposits in each bank.

Who pays the cost of deposit insurance?

Deposit insurance premium is borne entirely by the insured bank, and it cannot be passed on to the depositors.

Source: www.dicgc.org.in

Ms. Swayam Siddha Dash : Assistant Editor & Post Graduate Student Amity University



Seniors: Wisdom and Experience

Ms. Savita More
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Older citizens play a crucial role in society for several reasons:

1. ***Wisdom and Experience***: They possess a wealth of knowledge and experience accumulated over the years, which can guide younger generations and contribute to better decision-making in various aspects of life.
2. ***Cultural Preservation***: Older citizens often serve as custodians of cultural heritage and traditions, ensuring that valuable customs, stories, and practices are passed down to future generations.
3. ***Community Building***: They provide a sense of continuity and stability within communities, fostering connections between generations and promoting social cohesion.
4. ***Economic Contributions***: Many older citizens continue to contribute to the workforce, either through formal employment or volunteering, thus making significant economic contributions to society.
5. ***Family Support***: Older citizens often play key roles within families, providing care, support, and wisdom to younger family members, thereby strengthening family bonds and relationships.
6. ***Political Engagement***: They often participate actively in civic and political activities, bringing valuable perspectives and advocating for issues that affect them and future generations.

Overall, the presence and involvement of older citizens enrich society and contribute to its resilience, progress, and well-being.

Absolutely, recognizing the significance of older citizens is crucial for a harmonious and inclusive society. Their wealth of life experiences, wisdom, and guidance are invaluable resources that can enrich our communities and help us progress towards a more prosperous and compassionate society. Supporting and respecting older individuals not only honours their contributions but also strengthens the fabric of our social structure.

Savi More is Social Media Expert and Director in SIMPL and may be contacted at savi.sanjeev24@gmail.com




Round Table Discussion

Kasturba Gandhi , the Beacon of Women Empowerment


<https://www.youtube.com/watch?v=2eEoYMeVnJs>

07th MARCH 2024 |THURSDAY | 7.00 pm

Live on You Tube & Facebook Society for Empowerment




MODERATOR




Professor S Narayan

Key Address




Dr. Abida Begum

Special Address



Ms. Abha Sulabh

Inaugural Address



Prof. Kavita Sharma

<https://www.youtube.com/watch?v=2eEoYMeVnJs>

The women of India have to prove their mettle. They should all join in this struggle, regardless of caste or creed. Truth and nonviolence must be our watchwords.

Kasturba Gandhi

"On satyagraha, Gandhi's repeatedly testified, for example, that his basic philosophy of nonviolence was simply a reflection of the basic qualities of Kasturba's character — 'an extension of the rule of satyagraha she practised in her own person'."

Late Shri Arun Gandhi

On the eve of Women's Day

Remembering Ba Contribution in Women empowerment, Education, social justice, Gram Swarajya , Satyagrah

Society For Empowerment on the eve of Women's Day organised Round Table Discussion on

“Kasturba Gandhi, the Beacon of Women Empowerment”.

A Deliberation From

Eminent Professors /Gandhian Anthropologist/ Bio-Medical Anthropologist

Prof. Kavita Sharma/Ms. Abha Sulabh/Dr. Abida Begum/Professor S Narayan

An Initiative of Society For Empowerment -Kasturba Gandhi Learning Centre

You Tube link for watching the webinar

<https://www.youtube.com/watch?v=2eEoYMeVnJs&t=929s>



















स्वास्थ्य शिविर में 100 से अधिक मरीजों की हुई जांच

सोसाइटी फॉर एम्पावरमेंट ने किया आयोजन

वर्षाबिहार टाइम्स ब्यूरो

गया। सोसाइटी फॉर एम्पावरमेंट ने रविवार को गया जिले के बेला ब्लॉक के शापुर गांव में अपने "द ग्रो इन फॉर टुगेदरनेस सेंटर (डी-गिफ्ट)" में एक स्वास्थ्य शिविर का आयोजन किया। शिविर का उद्घाटन निफ्ट सेंटर की संरक्षक शोभा नारायण और सोसाइटी के अध्यक्ष डॉ. सचिन्द्र नारायण ने किया। स्वास्थ्य शिविर में शाहपुर, अगंधा, नीमचक, भेरिया गांव के 100 से अधिक ग्रामीणों ने भाग लिया और स्वास्थ्य शिविर से लाभान्वित हुए। इस शिविर में गया

के चिकित्सक डॉ. अनुप सिन्हा एवं डॉ. मुदुला सिन्हा ने मौसमी एवं अन्य सामान्य बीमारियों से पीड़ित मरीजों का इलाज किया। डी-गिफ्ट मासूमों में कोप 26 में प्रधानमंत्री द्वारा शुरू किए गए ऑगेलन "परिवरण के लिए जीवन शैली" के आह्वान से प्रेरित है। डी-गिफ्ट ने स्वस्थ रूप में बाजार भागीदारी के माध्यम से बुजुर्गों की भावनात्मक, स्वास्थ्य शारीरिक, मनोरंजक, रीसकलिंग और अवैकलिंग आवश्यकताओं को संबोधित करने पर ध्यान केंद्रित किया। एसएफई अपने डी-गिफ्ट

सेंटर पर नियमित रूप से इस तरह के स्वास्थ्य शिविर का आयोजन करता रहा है। गौरवलेब है कि एसएफई ने अरबिंदो यूनिवर्सिटी इंदौर की कुलपति डॉ. ज्योति बिंदल के मार्गदर्शन में जनवरी 2022 में ग्राम शाहपुर पर स्वास्थ्य सर्वेक्षण जारी किया था। सर्वेक्षण के तहत यह सामने आया कि ग्रामीण आम तौर पर संक्रामक, गैर-संचारी रोग जैसे टाइफाइड, तपेदिक, खसरा, टेटनस, मधुमेह, गुर्दे की बीमारी, लवचा रोग, माइग्रेन, टाइफाइड आदि से पीड़ित हैं। इसके अलावा, यह भी पता चला कि कोविड के दौरान

कई बार शाहपुर गांव और आसपास के गांवों के ग्रामीण पिछड़ी मिश्रित गर्म पानी से दिन में तीन बार गुरे करते थे, एक बार सुबह, दूसरा दोपहर के भोजन के बाद और तीसरा बिस्तर पर जाते समय। इसी प्रकार ग्रामीण प्रतिदिन तुलसी नाटपरास ले रहे थे। खांसी से बचने के लिए वे जेटीमथ भी चबा रहे थे। यह सब उन्हें स्वस्थ रखता था। पंचायत प्रतिनिधि, ब्लॉक अधिकारी, जिला स्वास्थ्य अधिकारी और सबसे बढ़कर अज्ञात बहनें और एसएचजी सदस्यों की भूमिका भी उल्लेखनीय थी। सोसाइटी के अध्यक्ष डॉ. सचिन्द्र नारायण ने बताया कि वे

पंचायत भलुआ I के निवासियों के वरिष्ठ नागरिकों का स्वास्थ्य सर्वेक्षण भी कर रहे हैं, मुख्य रूप से उनकी स्वास्थ्य स्थिति की पहचान करने और वरिष्ठ नागरिकों की महसूस की गई जटिलता का आकलन करने के लिए। शोभा नारायण ने कहा कि डी-गिफ्ट सेंटर में, सोसाइटी भलुआ पंचायतों के लिए डेंटल कैप और स्वास्थ्य सेवाएं आयोजित करने की भी योजना बना रही है, जिसमें मार्च 2024 के महीने में एल्योपैथिक, होम्योपैथिक और अल्युपैथिक के डॉक्टर होंगे, जिसके लिए हेल्थ प्रोफेशनल्स और बिहार मेडिकल काउंसिल की मदद उसकी आवश्यकता है।

सोसाइटी फॉर एम्पावरमेंट ने स्वास्थ्य शिविर का किया आयोजन

ग्रामाईड ब्यूरो

गया। सोसाइटी फॉर एम्पावरमेंट ने 18 फरवरी 2024 को गया जिले के बेला ब्लॉक के शापुर गांव में अपने "द ग्रो इन फॉर टुगेदरनेस सेंटर (डी-गिफ्ट)" में स्वास्थ्य शिविर का आयोजन किया।

शिविर का उद्घाटन निफ्ट सेंटर की संरक्षक शोभा नारायण और सोसाइटी के अध्यक्ष डॉ. सचिन्द्र नारायण ने किया। स्वास्थ्य शिविर का शाहपुर, अगंधा, नीमचक, भेरिया गांव के 100 से अधिक ग्रामीणों ने भाग लिया। इस शिविर में गया के चिकित्सक डॉ. अनुप सिन्हा एवं डॉ. मुदुला सिन्हा ने

मौसमी एवं अन्य सामान्य बीमारियों से पीड़ित मरीजों का इलाज किया। डी-गिफ्ट मासूमों में कोप 26 में प्रधानमंत्री द्वारा शुरू किए गए ऑगेलन "परिवरण के लिए जीवन शैली" के आह्वान से प्रेरित है। डी-गिफ्ट ने स्वस्थ रूप में बाजार भागीदारी के माध्यम से बुजुर्गों की भावनात्मक, स्वास्थ्य शारीरिक, मनोरंजक, रीसकलिंग और अवैकलिंग आवश्यकताओं को संबोधित करने पर ध्यान केंद्रित किया है।

गौरवलेब है कि एसएफई ने अरबिंदो यूनिवर्सिटी इंदौर की कुलपति डॉ. ज्योति बिंदल के मार्गदर्शन में जनवरी 2022 में ग्राम

शाहपुर पर स्वास्थ्य सर्वेक्षण जारी किया गया था। सर्वेक्षण के तहत यह सामने आया कि ग्रामीण आम तौर पर संक्रामक, गैर-संचारी रोग जैसे टाइफाइड, तपेदिक, खसरा, टेटनस, मधुमेह, गुर्दे की बीमारी, लवचा रोग, माइग्रेन, टाइफाइड आदि से पीड़ित हैं। इसके अलावा, यह भी पता चला कि कोविड के दौरान आसपास के गांवों के ग्रामीण पिछड़ी मिश्रित गर्म पानी से दिन में तीन बार गुरे करते थे, एक बार सुबह, दूसरा दोपहर के भोजन के बाद और तीसरा बिस्तर पर जाते समय। इसी प्रकार ग्रामीण प्रतिदिन



तुलसी नाटपरास ले रहे थे। खांसी से बचने के लिए वे जेटीमथ भी चबा रहे थे। यह सब उन्हें स्वस्थ रखता था। पंचायत प्रतिनिधि,

ब्लॉक अधिकारी, जिला स्वास्थ्य अधिकारी और सबसे बढ़कर अज्ञात बहनें और एसएचजी सदस्यों की भूमिका भी उल्लेखनीय थी।

सोसाइटी के अध्यक्ष डॉ. सचिन्द्र नारायण ने बताया कि वे पंचायत भलुआ I के निवासियों के वरिष्ठ नागरिकों का स्वास्थ्य सर्वेक्षण भी कर रहे हैं, मुख्य रूप से उनकी स्वास्थ्य स्थिति की पहचान करने और वरिष्ठ नागरिकों की महसूस की गई जटिलता का आकलन करने के लिए। शोभा नारायण ने कहा कि डी-गिफ्ट सेंटर में, सोसाइटी भलुआ पंचायतों के लिए डेंटल कैप और स्वास्थ्य सेवाएं आयोजित करने की भी योजना बना रही है, जिसमें मार्च 2024 के महीने में एल्योपैथिक, होम्योपैथिक और अल्युपैथिक के डॉक्टर होंगे, जिसके लिए हेल्थ प्रोफेशनल्स और बिहार मेडिकल काउंसिल की मदद उसकी आवश्यकता है।

Society For Empowerment organised a Health Camp at the it's "The Grow In For Togetherness Centre (द-GIFT)" at village Shapur in Bela block of District Gaya. The camp was inaugurated by the mentor of the GIFT centre Ms. Shobha Narayan and chairman of the Society Dr. Sachindra Narayan. The health camp was attended by more than 100 villagers from village Shahpur, Agandha , NimChak, Bheriya were benefitted from the health camp.



Meeting with CUREOFINE TEAM at GIFT Centre



द-Grow In For Togetherness – A Reskilling – Upskilling Centre





द-Grow In For Togetherness – A Reskilling – Upskilling Centre



द-Grow In For Togetherness – A Reskilling – Upskilling Centre



Hon'ble Dr A.K.Pandey Vice Chancellor Kasturba Gandhi Advance Learning Centre



Kasturba Gandhi Advance Learning Centre-
Evening Skill Classes



Hon'ble Dr A.K.Pandey Vice Chancellor Kasturba Gandhi Advance Learning Centre



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Cureofine is a pioneering Healthtech platform dedicated to revolutionizing healthcare accessibility.

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Through our innovative application, patients can access multiple healthcare facilities, coupled with the convenience of interest-free EMI facilities provided by our lending partners, which makes healthcare affordable.

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At Cureofine, Seniors well-being is our top priority.

Our mission is to make healthcare easy and no one have to delay their treatment due to any trust or affordability reasons, we are trying to make health more accessible and affordable, breaking down the barriers that prevent people from receiving the care they need.

We believe that everyone deserves access to high-quality healthcare, and we are committed to making that a reality through our platform.

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CUREOFINE

Your Surgery Partner

Founded in June 2023

Team



Dr. Nancy
Co-founder, CEO



Kumar Shubham
Co-founder, CMO

Business Summary

At Cureofine , our goal is to make healthcare accessible and affordable for all. Discover a one-stop platform with a curated list of verified hospitals and clinics, ensuring quality care without financial stress.

Vision

Heal over 100,000 patients by 2030, simplifying and enhancing the path to good health for a comfortable journey

Key Features

- Access to multiple hospital clinics with booking facility
- Interest free EMI facility by our lending partner
- Pre & Post surgeries services

Business Model

B2B

D2C

Hospital
Partnership
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App / Website
Cureofine Experience
Center
Pre & Post Surgery
Service

What's special

Interest Free EMI

Avail EMI Option For surgery & treatment with 0% interest rate.

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