



पृथ्वी संतरणात् संतु नः पुन्या पुन्येन वातः ।
पुन्येन अध्युष्ट पुन्या पृथ्वी पुन्येन संतु नः ॥



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Editorial Team-
Editor:
Shri N. N. Pandey
former IAS

Associate Editor –
Ms. Malti Dave

Assistant Editor-
Ms. Swayamsiddha Dash
PG Scholar Amity University

CA-
Ashish Niraj
Financial Advisor



EDITORIAL

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



Dear Readers,

Welcome to the latest edition of the PRARMBH Newsletter, where we bring you insightful articles and updates tailored for our senior community. In this issue, we delve into various aspects affecting seniors today, from financial security to health concerns and community engagement.

In the article by CA Ashish Niraj, we explore the nuances of Senior Citizens Fixed Deposits (FDs), shedding light on a crucial aspect of financial planning for our elderly population. Understanding these financial instruments empowers seniors to make informed decisions about their savings and investments.

Prakhar's piece on the impact of rising climate temperatures on seniors and mobile technology underscores the importance of adapting to environmental changes. As temperatures fluctuate, so do the challenges faced by our older community members, making it imperative to consider their unique needs in a changing climate.

Professor Sachindra Narayan shares insights into the relationship between senior citizens and happiness, highlighting factors that contribute to their well-being beyond just physical health. This holistic approach to senior care reminds us of the importance of social and emotional fulfillment in later stages of life.

Ms. Savita More provides a regional perspective on heat waves and their disproportionate effects

on the elderly in Kutch. Her article

serves as a stark reminder of the vulnerabilities faced by seniors during extreme weather events, prompting us to advocate for better preparedness and support systems.

In addition to these thought-provoking articles, we also feature updates on Senior Friendly Employers (SFE) activities, showcasing organizations committed to creating inclusive and supportive work environments for our senior workforce.

At PRARMBH, we are dedicated to fostering a community where seniors can thrive through knowledge, advocacy, and empowerment. We hope this newsletter enriches your understanding and encourages meaningful dialogue about the issues that matter most to our senior population.

Thank you for your continued support and readership. Together, let's continue to build a future where every senior can enjoy dignity, security, and happiness.

Best Regards

Sh. N. N. Pandey

Ranchi

June-2024

Jobs 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.



- Deputy Director (Market Borrowing) New Delhi - Max Age Upto 56 Years- Position in Delhi
https://www.ncdc.in/documents/career/1817020524Vacancy_DD-&-AD_Deputation,-Immediate-Absorption-basis.pdf
- Deputy Director (Finance & Accounts) Max Age Upto 56 Years; Position in New Delhi;
https://www.ncdc.in/documents/career/1817020524Vacancy_DD-&-AD_Deputation,-Immediate-Absorption-basis.pdf
- Assistant Director (Legal) - National Cooperative Development Corporation) ; Max Age Upto 58 Years- Position in Delhi
https://www.ncdc.in/documents/career/1817020524Vacancy_DD-&-AD_Deputation,-Immediate-Absorption-basis.pdf

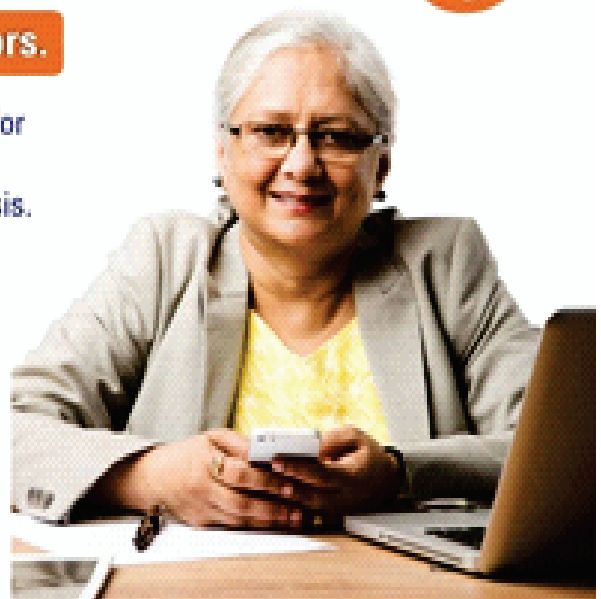
SENIOR JOBS

A platform of Job Information for the seniors.

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

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

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



For More Latest Senior Jobs visit
https://www.sfe.org.in/job_search.php



Age Is No Bar

Sh.Prakash Javadekar
Ex Union Cabinet Minister & Ex MP



Aging is a natural phenomenon. Everyone knows this and life expectancy has increased tremendously due to the medical revolution. When India became independent, life expectancy was 40 years. Now it is 70 years. In India, we have nearly 14 crore people over 60 years old, 7 crores over 70 years old, 1.4 crore over 80 years old, 82 lakhs over 85 years old and 2.25 lakhs over 100 years old. This is progress.

The World is ageing faster than India. Japan, Europe, and many other Western countries are aging and the number of elderly dependents and senior citizens is growing rapidly. In some countries, non-earning senior citizens are more than the earning members of society. Many senior citizens say we have not demanded a long life. I think, it is a matter of attitude. If you're positive, you'll say it's an extended life. Let us enjoy it. If you are a pessimist, you will say it is your burden. It is essentially a mindset. It is essentially the product of your mind. It is essentially how you look at life; life is beautiful. We must live meaningfully and happily till the last moment of our lives. It is possible. When I was a minister, my immediate neighbour in Lutyens' Delhi was an army officer. He never exchanged even pleasantries. He was in seventh heaven. One day he came up to me, and said I retired yesterday and no one came to see me today. I said, why will someone come to you when you are not in office? They used to come to you because you were in the office. If you had loved them, they

would have turned up, but now it is too late. You need to rethink your life. Be ready to adapt. Be ready to reconcile. Be ready to give up. Be willing to put your ego aside.

I have seen many people prepare for retirement much earlier. They have perfect physical, psychological, and financial planning in place. I think the main difficulty is the mental set up. You have retired not only from service or your profession, but you are now doing side work as a helping hand to the new generation. There is always a quarrel between mother-in-law and daughter-in-law because the mother-in-law is not ready to give full authority to the daughter-in-law.

Handing over the baton is the name of the game. I think sportsmen have a better mindset. They retire at the young age of 40. They stand on the side of the game. Enjoy the games of others. Train them, motivate them, and give them confidence. They are in different roles. Some do commentaries, some coach, and some write. This is how it should be a natural progression of your life.

One has to understand that our role has changed; we are to give suggestions only if asked; you can't nudge every time. Ego is a real hurdle. The young generation is a leader, and we are referees. If we think in this fashion in family, in the social field, and anywhere, then we will be happier.



Age Is No Bar

There is a need to be mentally and physically strong. Also, for this, you must have a daily regime of yoga, walking, and whatever exercises one likes or needs. Timely, simple yet nutrient food intake keeps everybody healthy. One day in Kerala, I went to a function, after which there was a rush for taking photographs as well. I saw an elderly person running up to me and standing near me. He was so happy, delighted, and full of positive energy. He told me that he enjoys every moment of life. I asked him what his age was; he said 98. Now, that is the spirit with which people live long and happy lives.

Financial planning is also essential and now the government has also come forward for the same. The Modi government has now ensured that all people above 70 years of age will get free treatment up to 5,00,000 rupees. He has started the 'Pradhan Mantri Vaya Vandana Yojana (PMVVY), A fixed deposit scheme, in which there is nearly 8% interest. There is the Atal Pension Yojana. Farmers and elders in many states get a good amount of pension. For poor people, food is free, and there are many other concessions, including travel. Surprisingly, I find that in poor

families, there is no real problem with or for the elders. They are always a part of the family. Family adjusts everybody, and there are practically no issues if the elder has some friends and good habits; he will sustain himself well and be happy in the family itself.

In the middle class, there are many problems. Children of many elders are working in foreign countries, which becomes a problem as they don't like to go to the foreign countries as they get more isolated and everything is alien. Joint families are disappearing, which also puts elders at a disadvantage. It's the duty of every elder's child to take care of them. The real problem is destituteness and abandonment. There is an elder's home, or the old-age home. Many elders also prefer that because it's also community living; there is also the concept of assisted living. As I said, my feeling is that the mindset of adjustment, eclipsing your ego, reconciliation with every member of the family and friends, mixing with people, and a no-complaint attitude is the way forward for a very good senior citizen's life. All the best; therefore, I said age is no bar.

Senior Citizens Fixed Deposit (FD)

CA Ashish Niraj



Senior Citizens Fixed Deposit (FD) is a steady source of income postretirement. The Interest Payouts can be monthly, quarterly, semi-annually, or annually, offering flexibility based on individual cash flow needs.

Senior Citizens Fixed Deposit (FD) also benefit from tax deductions on the interest earned from deposits under Section 80TTB of the Income Tax Act. This helps reduce the tax burden for retiree.

Senior Citizens FD Rates June 2024 Banks	1 year Rate	3 Year Rate	5 Year Rate	Highest Rate
<u>Capital Small Finance Bank</u>	8	7.65	7.6	8.1
<u>Equitas Small Finance Bank</u>	8.7	8.5	7.75	9
<u>ESAF Small Finance Bank</u>	6.5	7.25	6.75	8.75
<u>AU Small Finance</u>	7	8	7.75	8.1
<u>Utkarsh Small Finance Bank</u>	8.6	9.1	8.35	9.1
<u>Unity Small Finance Bank</u>	8.35	8.65	8.65	9.5
<u>Ujjivan Small Finance Bank</u>	8.75	7.7	7.7	9
<u>Axis Bank</u>	7.2	7.6	7.75	7.85
<u>Bandhan Bank</u>	8.35	7.75	6.65	8.35
<u>HDFC Bank</u>	7.2	7.5	7.5	7.75
<u>South Indian Bank</u>	7.2	7.2	6.5	7.75
<u>Yes Bank</u>	7.75	8	8	8.5
<u>Bank of Baroda</u>	7.3	7.25	6.75	7.75
<u>Bank of India</u>	7.3	7.25	6.75	7.8
<u>Punjab National Bank</u>	7.2	7.75	6.75	7.75
<u>State Bank of India</u>	7.3	7.25	7.5	7.6
<u>Union Bank of India</u>	7.25	7	7	7.75

Senior Citizens Fixed Deposit (FD)

Post Office Saving Schemes

The Post Office Saving Schemes include several reliable products and offer risk-free investment returns. Around 1.54 lakh post offices spread all over the country operate these schemes.

Investments in post office schemes help to create a corpus for emergency purposes and achieve goals. They also offer tax benefits up to Rs.1.5 lakh under Section 80C of the Income Tax Act.

Post Office Monthly Income Scheme Account (MIS)	7.4% per annum payable monthly
Senior Citizen Savings Scheme (SCSS)	8.2% p.a. (Compounded Quarterly)
15-year Public Provident Fund Account (PPF)	7.1% p.a. (Compounded annually)
National Savings Certificates (NSC)	7.7% p.a. (Compounded annually)
Kisan Vikas Patra (KVP)	7.5% p.a. (Compounded annually)

Mutual funds

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

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.

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.

CA Ashish Niraj ashish.fca@gmail.com

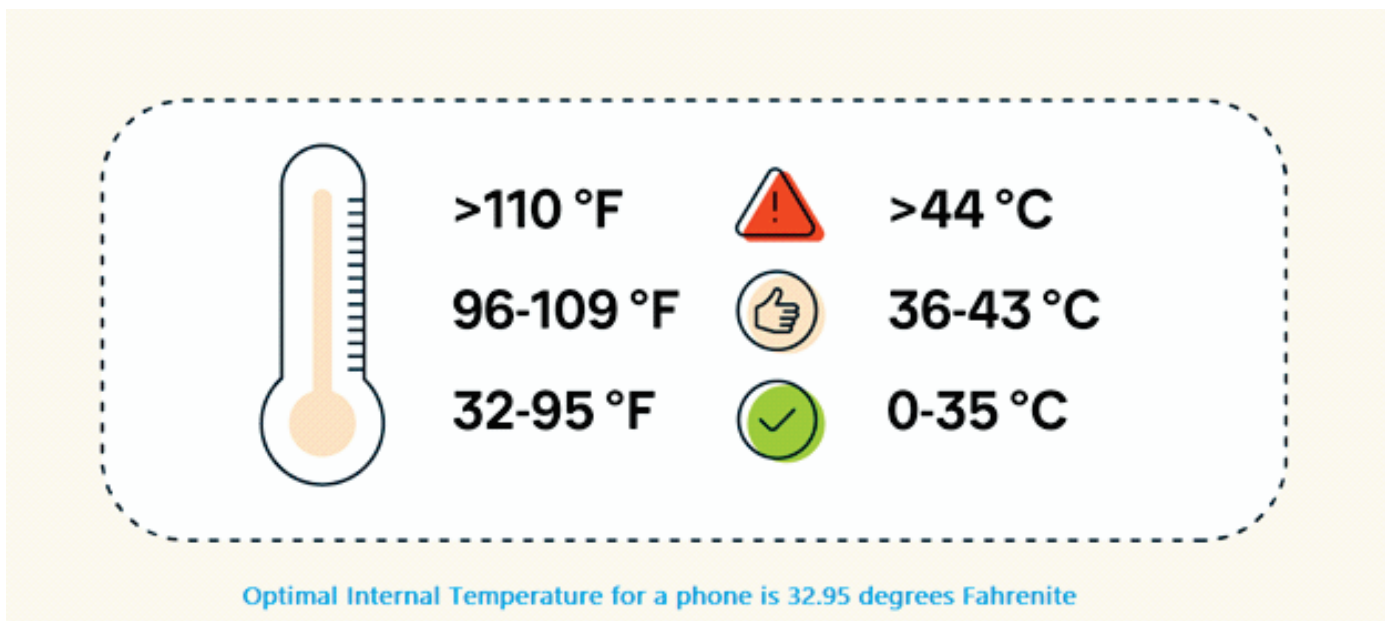
Rise in Climate Temperature

Impact on Seniors And Mobile

Prakhar

India's average temperature is hovering around 45-50 Centigrade, making livability, a challenge to survive.

Every Stream of Life is facing burnt of high temperature. Alike is the impact on the Non-Life Part; a Mobile. As per the smartphone manufacturers, in general it is safe to use it at and around 95 degrees Fahrenheit. For ex. the iPhones and iPads works in the temperature range in between 32 to 95 degrees Fahrenheit.



We all are aware that Direct sunlight on the device is making it too hot, putting its effectiveness to test and affecting the potential of people working in the field like, farmer, shop owners in fringe area, drivers and mechanics.

Seniors are the most affected by climate change and are significantly increases the risk of heat-related illnesses, hyperthermia, during the summer months. Hyperthermia can include heat stroke, heat edema (swelling in ankles and feet when you get hot), heat syncope (sudden dizziness after exercising in the heat), heat cramps, and heat exhaustion.

Older adults don't sweat or cool down as efficiently as younger people. Heat stress can worsen underlying conditions like heart, lung and kidney disease, and extreme heat can [trigger delirium](#).

Those older people, particularly those at special risk, should stay indoors on particularly hot and humid days, especially when there is an air pollution alert in effect. To stay cool, drink plenty of fluids and wear light-colored, loose-fitting clothes in natural fabrics.

You will be surprise to know that the performance of not only humans but also Mobile is affected by high temperature. The mobile used by this class is budget or a mid-range phone in which heat dissipation feature is at sub-par levels compared to flagship devices. So, they have to be innovative to cope with the heating issue.



Simple Steps to Reduce the Heating of the Phone

1. Do not use your phone under direct sunlight
2. Remove the cover, if any, from the phone.
3. Avoid playing games or binge watching OTT content/videos
4. Do not keep your phone in your pocket for too long
5. Do not charge your device beyond 80%
6. Change your phone's settings. like turning off any data settings when you don't need it;
7. Minimize screen's brightness manually
8. Don't leave mobile in the car when parked in sunlight
9. Phone at Charging to be kept away in open & away from other electric/metal items.
10. Don't, put the phone inside freezer to cool.
11. Use a thermal phone pouches like PHOOZY
12. At the time of live streaming or while competing in online and at LAN tournaments, use a small table fan to manage the heat generated from continuous use on handheld device.

The summer of 2024 in India is probably the [hottest on record](#) since 1850, and more such is upcoming. As per the World Health Organization projections the number of people 60 years or older will be 21% of the global population, so will be the increase in number of mobile and its use by seniors.

*Prakhar – Student of DPS Vasant Kunj New Delhi pikchupoetaaa@gmail.com

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<https://time.com/6977933/is-heat-bad-for-older-people/>

Senior Citizen and Happiness

Prof Sachindra Narayan



Happiness is a state of mind. One may remain happy, if one wants to remain [happy](#), it is the inner urge of yours that makes you to remain happy. There is no road to lead you to happiness.

Serial researches have been done to suggest how one can remain happy. Medical practioners may prescribe few medicines to keep you happy for few moment and hours but not for permanently.

Gandhiji has talked about happiness in his autobiography and has experimented it. Gita and other scriptures suggest us that have faith in God and remain happy. There is no single formula to keep you happy, if you want to remain happy you have to practice to remain happy.

We are running courses on Gandhi and happiness and tell the participants how Gandhiji lived happily against all odds throughout his life. He learnt the art of remaining happy in all situations of life and

these days we always remain disturb on this or that issue.

We need to learn how to remain happy. Happiness is a bliss. If you are happy your brain will function well.


Happiness is an art which keeps you healthy and make you best performer, so is the case in other walk of life.

Once we were requested to interact with students of a school in Canada. We had a long interaction and based on input from students we suggested Gandhian way of life living happily. Few days we got phone call that now school have no problem.

What I mean to emphasise here is that if Senior citizen, irrespective of gender , learn and understand the art of living happily of Gandhiji then they will have no problem in life and may lead peaceful happy life.

Prof Sachindra Narayan can be reached at snarayan1946@gmail.com





Heat Waves and Their Effects on the Elderly: A Kutch Perspective

Ms. Savita More



Heat waves, can be extremely dangerous, especially for the elderly. Heat waves are common in various parts of India, and especially in the Kutch district of Gujarat. The dry and semi-desert climate of Kutch makes these waves even more intense, causing serious health effects on the elderly here. In this article we will focus on heat waves and their effects on the elderly, especially in the Kutch perspective.

What are heat waves?

Heat waves are conditions when the temperature rises significantly above normal and this condition persists for a few days. This condition can have a negative impact on both physical and mental health. Heat waves are usually caused by high temperatures and high humidity, which affect the body's temperature control mechanism.

Effects on the elderly

The effects of heat waves on the elderly can be seen in many ways:

Dehydration: Excessive heat leads to sweating, which leads to water loss in the body. This condition can be even more serious in the elderly as their sense of thirst is reduced.

Cardiovascular problems: High temperatures put more pressure on the heart, which can cause cardiac problems.

Respiratory problems: The amount of pollutants in the air increases during heat waves, which can aggravate respiratory problems.

Heat-related illnesses: Such as heat stroke, heat exhaustion, heat cramps, and fainting.

PRECAUTIONS

The elderlys must take the following precautions to protect themselves from heat waves:

Drink enough water: One must drink enough water to keep the body hydrated. Apart from this, consuming beverages like coconut water, buttermilk, and lemonade can also be beneficial.

Wearing light and cotton clothes: This keeps the body cool and allows air to pass through easily.



Avoiding the sun: Avoid going out during the afternoon when the temperature is the highest. It is safest to stay indoors at this time.

Use of cooling devices: Where possible, air conditioners, coolers, and fans should be used.

Balanced diet: One should take a light and balanced diet. Heavy and oily food should be avoided.

Medical assistance: One should get regular health checkups and immediately contact a doctor in case of any unusual symptoms.

KUTCH CLIMATE

Kutch, a major district of Gujarat, is known for its extremely hot and dry climate. The temperature here can reach 45 degrees Celsius or more during the summer season. Heat waves are more effective here due to barren land and less vegetation, which makes the effects of heat even more severe.

Heat waves can pose a serious threat especially to the elderly. In areas like Kutch, where heat waves are more intense, these threats can be reduced to a great extent with the right information and precautions. It is the responsibility of family members and society to take care of the safety of the elderly and take necessary steps to protect them from heat waves. With the right measures and vigilance, we can keep our elderly safe and healthy.





Ms. Malti.K Dave Yoga Guru

Every year on June 21st, the world comes together to celebrate International Yoga Day.

The word 'Yoga' is derived from the Sanskrit root 'Yuj', meaning 'to join' or 'to yoke' or 'to unite'. The science of yoga has its origin thousands of years ago, long before the first religions or belief systems were born. In the yogic lore, Shiva is seen as the first yogi or Adiyogi, and the first Guru or Adi Guru.

International Yoga Day is celebrated to raise awareness around the world about the many benefits of practicing yoga. It's a day to recognise this ancient Indian practice that focuses on mental and physical well-being.

In September 2014, Indian Prime Minister Narendra Modi addressed the United Nations General Assembly (UNGA). During his speech, he proposed establishing an annual International Day of Yoga.

UN adopted a resolution in December 2014, officially declaring June 21st as the International Day of Yoga. 175 member states endorsed the resolution.

Theme of International Yoga Day 2024

This year's theme for International Yoga Day is 'Yoga for self and society'. This year marks a special milestone – the 10th anniversary of International Day of Yoga.



Ms. Malti.K Dave can be reached at maltikdave@gmail.com

SFE ACTIVITIES





**SOCIETY FOR
EMPOWERMENT**

**Certificate
Course**

Exploring Nonviolent Communication for Holistic Coexistence

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

Key Highlights:

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

Programme Mode : Online

Online Platform : Google Meet

Faculty : National & International Gandhian Academicians and Peace Professionals

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

Programme Fees: Rs.1500/-

For more Information visit www.sfe.org.in

Interested candidates to fill the Google Form

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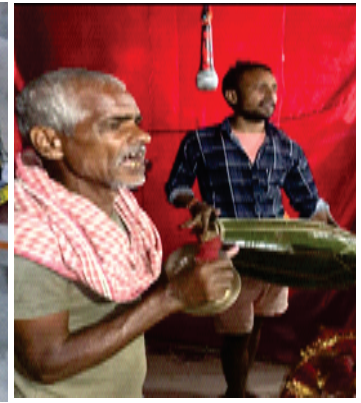
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Email Editorial: snaryan1946@gmail.com

Subscription & Advertisement: societyforempowerment07@gmail.com

Phone- 7488316679

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