



हुडको दर्पण

HUDCO DARPAN

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MESSAGE

Dear Colleagues,

In today's dynamic and fast-evolving environment, professional competence alone is not sufficient, personality development and strong soft skills have become equally important for individual growth and organizational success. As your Chairman, I firmly believe that qualities such as communication, confidence, adaptability, empathy, and positive thinking significantly influence the way we perform and contribute towards achieving institutional excellence. These qualities are not developed overnight, nor are they confined to formal training programs. They evolve continuously through observation, interaction, creativity, self-expression, and thoughtful participation in everyday professional experiences. The habit of writing, in particular, plays a transformative role in shaping personality and strengthening soft skills. Writing encourages clarity of thought, improves articulation, enhances confidence, nurtures creativity, and develops the ability to present ideas with logic and sensitivity. Creative expression further broadens perspectives, stimulates innovation, and allows individuals to communicate more effectively with colleagues, stakeholders, and society. Employees who actively engage in creative and intellectual pursuits often demonstrate stronger interpersonal skills, better decision-making abilities, and greater emotional maturity in professional environments.

HUDCO Darpan, published twice annually, serves as an important platform for encouraging creative expression and intellectual participation among employees. Contributions in the form of articles, experiences, ideas, and reflections help strengthen writing abilities while promoting confidence and originality. The publication also fosters knowledge-sharing, personality enrichment, and a stronger sense of institutional connection across the organization. Regular participation in such platforms also cultivates discipline, critical thinking, listening skills, and constructive dialogue, enabling employees to express themselves with greater professionalism and composure. These habits gradually strengthen leadership qualities, improve workplace relationships, and create a collaborative, respectful, and organizational culture.

As we move forward, let us continue nurturing creativity, thoughtful expression, and lifelong learning to collectively build a more confident, progressive, and future-ready organization.

Sanjay Kulshrestha
Chairman & Managing Director



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After Memory, There Is Love.....

A daughter's outpour

I filled your wardrobe with sarees
before you forgot how to wear them -
gold and silk and rose,
each one a prayer
against the coming forgetting.
You teased me for it.
No more space, you said,
laughing,
not knowing I was building
a small bright world
for you to live inside
while the larger one
grew dim.

We broke all the food rules.
Ate the things we shouldn't.
Went wherever your feet
still wanted to go.
I was storing you -
pressing your warmth
like a flower between pages,
knowing the season was turning.
Alzheimer's is a thief
that makes you watch
as it empties the house -
slowly, room by room,
leaving the walls,
leaving the light through the window,
leaving your face -
until one December morning
even that is gone.



But you waited, Amma.
I held your hand when you left.
I felt the cord pull.
Now I carry that pull
everywhere I go -
a weight I would never
put down,
even if I could.

You waited for your child.
Four years I prayed for that -
to hold your hand at the last -
and Krishna, in his kindness,
said yes.
Now your sarees hang still.
The wardrobe full
of everything
I wanted to say.

Forgive me, Amma, for all I could not be,
for the silences, the missed tenderness, the
unseen plea.
Yet I carry you still - like a quiet dharma
within,
in patient breaths, in small acts of kindness I
begin.

At dusk, in 'HIS' name, I whisper you near,
in faith, in memory, in moments held dear.

Today, we share your favorite sweet again,
laughter of children softens the ache and
pain.
The circle feels whole, though you're out of
sight -
and somewhere above, I imagine your gentle
light.

A playful wink, a blessing, a love so warm -
as if you say, "I'm still with you, beyond every
form."
Have a bite, Amma... stay a while, don't
depart.
For you are not gone - you live in my heart.

Deepa Krishnan
JGM (E)
Corporate Office



Moral Values: At Par or at Risk

The youth of today often appears to be living in a state of confusion, where distinguishing between right and wrong is becoming increasingly difficult. With the rapid expansion of digital platforms and social media, young individuals are constantly exposed to a variety of influences. Many of these sources, however, lack depth and authenticity, leading the youth to seek validation from places that may not truly contribute to their moral development.

One of the key reasons behind this situation is the growing gap between generations. In many well-educated families, while material needs are adequately met, meaningful communication is often missing. This lack of dialogue prevents the effective transfer of moral values from elders to the younger generation. As a result, the youth tends to turn towards web series, online content, and western cultural influences to shape their beliefs and behaviour. While exposure to global ideas is not inherently negative,

uncritical acceptance can lead to confusion and a sense of moral ambiguity.

In developing countries, another dynamic is at play. Sections of society that were once underprivileged are gradually becoming more empowered, striving to achieve social mobility and recognition. At the same time, traditionally privileged groups often face pressure to adapt to changing social and economic realities. This transition creates a complex environment where definitions of success and values are constantly evolving.

Despite the apparent decline in moral values, there is also a balancing force within society. The resilience, hard work, and grounded perspectives of emerging sections can help restore equilibrium. Therefore, while moral values may seem at risk, they are not entirely lost. With conscious effort, improved communication, and responsible influence, society can ensure that these values remain strong in the years to come.



Vishal Kumar
DM (F)
Corporate Office



हडको मेरी शान

हडको है मेरे कर्तव्यपथ की पहचान,
हडको है मेरे जीवनशैली की शान।
56 वर्ष से निरंतर भारत के विकास में,
हडको का सदैव रहा है अमूल्य योगदान ॥

आवास और विकास की बहाकर अविरल धारा,
जनमानस के जीवन को है धरातल पर संवारा।
सामाजिक न्याय के साथ लाभ को साकार करना,
हडको की सदैव रही है ऐसी उत्कृष्ट विचारधारा ॥

विकसित भारत के सपने को करना है साकार,
देश की आधारीक संरचना को देना है आकार।
कदम से कदम मिलाकर आगे बढ़ते रहेंगे सदा,
कर्तव्य की सौगंध का मन में रख निर्मल विचार ॥

हर कर्मचारी का हडको से है मधुर व गहरा नाता,
मेरी कर्मभूमि हडको है मेरे लिए अन्नपूर्णा माता।
हडको से हम है और हम सब से ही है हडको,
साथ मिलकर लिखते रहेंगे विकास की यशोगाथा ॥

छप्पन वर्ष देश के विश्वास के, आगे भी निरंतर भारत के विकास के ॥



अभिषेक गर्ग
वरिष्ठ प्रबंधक (वित्त)
मुख्यालय



सपनों का कारोबार

कल यूँ ही मोबाइल फोन चलाते वक्त एक पंक्ति ने मेरा ध्यान अपनी ओर खींचा, लिखा था –
"त्याग तो करना पड़ेगा, नींद का या फिर सपनों का"

यकायक दिमाग में वो सारी बातें कौंधीं जो सपनों की अहमियत के लिए बचपन से सुनाई जाती रही हैं, मसलन –

"सपनों का अधिकार प्रथम अधिकार होता है"
"सपने हमेशा हकीकत से बड़े होने चाहिए"

और हाँ, डॉ. ए. पी. जे. अब्दुल कलाम का सुप्रसिद्ध कथन –

"सपने वो नहीं जो आप सोते हुए देखें, बल्कि सपने वो होते हैं जो आपको सोने न दें"

सपना कहो या ख्वाब, ये शब्द है तो बड़ा आसान, पर इसके मायने बहुत गहरे हैं। आदतन हम हर उस चीज़ को सपनों की श्रेणी में डाल देते हैं जो हमारी वर्तमान हकीकत की पहुँच से दूर दिखाई देती है। पर क्या सपनों को समझना या उन्हें परिभाषित करना इतना आसान है? अगर हाँ, तो फिर हर इंसान अपने सपने पूरे क्यों नहीं कर लेता? और अगर नहीं, तो फिर हजारों ऐसी कहानियाँ जहाँ हमारे बीच से निकला व्यक्ति फर्श से अर्ध तक का सफर तय करता है—क्या वो सभी फरेब हैं? मुझे लगता है आजकल तो सपनों का कारोबार चल रहा है। बच्चे के पैदा होते ही प्ले स्कूल के नाम पर संस्कारी

बनाने के सपने बेचे जाते हैं। थोड़े बड़े हो जाएँ तो स्कूल में अच्छे अंक पाने के सपने, और फिर इंजीनियरिंग, मेडिकल, प्रशासनिक सेवाएँ इत्यादि। आजकल तो यह बहुत बड़ा कारोबार है – **सपनों का कारोबार!**

और कहानी यहीं खत्म नहीं होती। हजारों की संख्या में सामाजिक मापदंडों पर विफल लोग बड़े-बड़े सपने देखने की प्रेरणा देते हैं, कहते हैं कि कोई भी कुछ भी कर सकता है। पर कैसे कर सकता है— ये कोई नहीं बताता, क्योंकि पैसे उन्हें सपने बेचने के मिलते हैं, राह दिखाने के लिए नहीं।

आप और मैं मंज़िल तक तभी पहुँच सकते हैं जब रास्ता पता हो और मंज़िल की स्पष्ट जानकारी हो। अन्यथा, सपने देखते-देखते एक दिन हमारा शरीर और दिमाग कहता है कि बहुत हो गया—ये बातें निरर्थक हैं, क्योंकि इनके पूरे होने की संभावना नगण्य है। सपने देखना अच्छी बात है, पर उन्हें आत्मसात करना एक अलग विधा है, जहाँ आप अपनी क्षमता और हकीकत से वाकिफ होते हैं। मानव जीवन में समय और ऊर्जा दोनों ही सीमित मात्रा में उपलब्ध हैं, और इनका सही उपयोग ही आपको भीड़ से अलग बना सकता है।

बहरहाल, फिर मिलते हैं ! अभी वक्त हो गया है सपने देखने का—परंतु ऐसे सपने, जिन्हें पाने का कोई न कोई रास्ता मौजूद हो।



Anand Kumar
DM (CC)
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Financing India's Care Future

The Purple Economy as India's Next Infrastructure Frontier

1. What is the Purple Economy?

The purple economy refers to economic activities that arise from meeting the needs of older persons, people with disabilities, and individuals who require care or support. It includes sectors such as accessible housing, healthcare services, assistive technologies, and inclusive infrastructure, all designed to enable these groups to live with dignity and participate fully in society. Its logic is universal: a ramp built for a wheelchair user serves parents and elderly commuters alike; voice-first interfaces designed for seniors become mainstream user experience for all of us as we age. The USD 170 billion global eyewear industry began as a solution for visual impairment.¹ This is not a niche. It is the infrastructure backbone of an inclusive, ageing economy.

The world has already acted on what India is now beginning to recognise. The global elderly care market, valued at nearly USD 2 trillion in 2024 and projected to reach USD 3.3 trillion by 2032² is the defining investment theme of the next 25 years. Japan, South Korea, the EU, and North America have each institutionalised care as economic infrastructure. Asia-Pacific, growing at 18% CAGR,³ is the fastest-expanding region. Assistive technology alone is forecast to reach USD 31 billion by 2030.⁴ With 153 million elderly citizens today, expected to rise to 347 million by 2050,⁵ over 63 million persons with disabilities, and millions of women constrained by unpaid caregiving, India faces a structural shift its capital markets have barely begun to price. Financing this market is not welfare. It is one of the most compelling infrastructure investment opportunities of the coming decade.

India's next infrastructure cycle will not be defined by roads, power, or digital rails alone. It will be defined by care.

2. The Scale of the Unmet Need

The opportunity is systemic, not incremental. Three structural realities define it:

- **Needs of ageing population:** India's elderly will more than double to 347 million by 2050. Fewer than 5% currently have access to formal care, senior living penetration stands at 1.3%, against 6% plus in the United States and Australia.⁶ In addition to physical care infrastructure for the elderly, it is equally important to attend to the digital exclusion that is staring at them, compounding deprivation that denies them access to the very services the care economy must deliver. Senior citizens lost over ₹20 billion to cybercrime in 2024 alone.⁷ Bridging this gap - through age-inclusive design, assisted digital access, and fraud safeguards is imperative.
Bridging this gap - through age-inclusive design, assisted digital access, and fraud safeguards is imperative.
- **Disability exclusion:** India is home to 63 - 90 million persons with disabilities,⁸ yet fewer than 25% of workplaces are accessible, and the UNDP estimates the annual cost of this exclusion at USD 210 billion.⁹
- **The gendered care burden :** Care infrastructure has become critical as ageing populations, shrinking family support systems, and rising female workforce participation make unpaid care unsustainable. Women bear a disproportionate share of unpaid caregiving and hence, investing in care infrastructure today is not just a social priority, but an economic necessity, because it supports female labour force participation, productivity, and overall growth. This is not a demand gap. It is a market failure at scale.



3. The Purple Economy Investment Stack

Each layer of the purple economy represents a distinct investment entry point with its own risk profile, return model, and capital requirement.

Infrastructure	Senior housing · assisted living · accessible transport · barrier-free public spaces
Services	Care workforce · geriatric care · home health · rehabilitation
Technology	Assistive devices · elder-UX platforms · AI fraud detection · regional-language EdTech
Finance	Social bonds · long-tenure care loans · blended facilities · ESG instruments

In reality, these layers don't operate separately—they work together in one ecosystem. For example, a senior housing project needs: physical infrastructure, trained caregivers, assistive technologies for safety and monitoring, and long-term financing to make it viable.

This convergence is what makes the purple economy attractive - it creates integrated solutions that are harder to replicate, generate continuous demand and can scale efficiently, leading to sustainable and reliable returns for investors.



4. The Business Case

India's senior living market is projected to grow from USD 3.55 billion in 2025 to USD 11.58 billion by 2030 (CAGR: 26.67%), requiring ₹41,000–72,000 crore in fresh capital.¹⁰ Existing communities already achieve 85%+ occupancy with stable, annuity-like cash flows. The critical insight is geographic: 60% of eldercare demand originates from Tier II cities, where private capital has not followed.¹¹ The mass-market opportunity - mid-income and affordable senior housing is entirely unmet and is precisely where development finance must move first.

The RPWD Act, 2016 mandates accessibility across public infrastructure; compliance remains severely deficient, creating a long-tenure retrofit and new-build opportunity. The Union Budget 2026-27's *Divyang Sahara Yojana* signals a policy shift that positions assistive technology as an economic enabler - opening device manufacturing, elder-UX platforms, AI-driven care management, and regional-language interfaces as investable categories.





5. How Investors Generate Returns

The purple economy is not a low-return sector. It is a mispriced one.

Segment	Return Model	Key Characteristic	Comparable Asset Class
Senior Housing	Rental + service annuity	Stable occupancy, long-tenure	Real estate / healthcare infra
Care Services	Subscription / recurring revenue	Scalable with workforce depth	Platform / services
Assistive Technology	Product + SaaS margins	High-growth, low marginal cost	Consumer tech / MedTech
Social Bonds	Fixed ESG-linked coupon	Concessional cost of capital	Fixed income
Blended Finance	Risk-adjusted senior tranche	DFI first-loss absorbs tail risk	Infra / development finance

Purple economy projects also qualify under ICMA Social Bond Principles (SDGs 3, 5, 10, 11), enabling institutions to access ESG-sensitive capital at concessional rates and tap multilateral funding lines from the ADB and World Bank. Lower cost of funds is a structural advantage, not a reputational afterthought.

7. The Financing Gap

Despite strong fundamentals, capital is not flowing. The failure is a coordination failure between policy, capital, and execution sustained by risk mispricing (senior living with 85%+ occupancy is not a high-risk asset), absent financial products, and weak project pipelines in Tier II and III cities. The market will not self-correct. Institutional intervention is required.

8. The Role of Institutional Finance

Every major infrastructure transition in India - affordable housing, renewable energy required development finance to move first. The purple economy is at precisely this inflection point. Institutions must play three roles: market maker (design products, issue Social Bonds, create the financial instruments the sector lacks); first - risk absorber (fund

early-stage and Tier II projects, provide first-loss tranches in blended structures); and ecosystem builder (project development support, lending to state governments, ULBs, and NGOs that fall outside commercial parameters). Government has built the enabling architecture. What is missing is the institutional financing layer that translates policy into built infrastructure.

9. Immediate Action Agenda

Government	<ul style="list-style-type: none"> Identify 50 cities for eldercare PPP pilots by 2027 Enforce RPwD Act accessibility compliance Designate 1.6 lakh post offices as elder digital inclusion hubs
DFIs & Public Finance	<ul style="list-style-type: none"> Launch ₹5,000 crore blended care infrastructure facility Issue inaugural Social Bond for purple economy Create dedicated care infrastructure lending vertical
Commercial Banks	<ul style="list-style-type: none"> Develop specialised senior housing lending products Implement AI anomaly detection for senior accounts Fully operationalise RBI-mandated doorstep banking
CSR & Philanthropy	<ul style="list-style-type: none"> Pilot Digital Saathi programme in 100 districts Fund care workforce training and certification ecosystems

Conclusion: Capital with Conscience and Returns

Every decade, a new infrastructure imperative defines where serious capital flows. The purple economy presents a rare convergence: acute social need, fast-growing markets, active policy support, and a financing landscape almost entirely absent. Viksit Bharat cannot rest on GDP growth alone. A truly developed nation ensures



dignity in ageing, inclusion of persons with disabilities, and full workforce participation for women. The purple economy delivers all three, while reducing healthcare burdens and lifting productivity. The decade from 2025 to 2035, before demographic pressure peaks and India's middle-income elderly cohort comes of age in large numbers, is the defining window in which care infrastructure

foundations must be laid. Miss it, and the cost compounds. Seize it, and India builds not just a wealthier nation, but a more dignified one.

The institutions, investors, and policymakers who move first will not only generate durable returns. They will be the architects of a more inclusive, more productive, and more dignified India.



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Clear Desk, Clear Screen & Data Backup

Simple Habits for a Digitally Secure HUDCO

Information is one of the most valuable assets of any organisation. In today's digital and data-driven environment, organisations rely heavily on accurate and secure information for decision-making, operations, and communication. Employees regularly work with official documents, emails, reports, financial records, and other important data during their daily work. Many of these documents contain confidential or sensitive information related to the organisation, its employees, clients, or projects. Protecting such information is therefore extremely important to maintain trust, operational efficiency, and compliance with organisational policies.

In many cases, information security risks arise not from technical failures but from small human mistakes. For example, leaving confidential documents unattended on a desk, forgetting to lock a computer screen, or storing important data in unsecured locations may expose organisational information to unauthorised persons. Such incidents can lead to data leakage, misuse of information, or reputational damage to the organisation. Therefore, all employees must remain alert and follow basic information security practices while performing their duties.

One of the simplest and most effective practices to ensure information security is the Clear Desk. This policy encourages employees to maintain a clean and organised workspace by ensuring that confidential documents are not left openly on desks when they are not being used. Leaving sensitive papers unattended may allow other individuals to view, copy, or misuse the information. Hence, employees should ensure that important files, documents, and official records are properly stored in drawers, cupboards, or designated storage spaces

when they leave their workstation, even for a short period. Employees should also ensure that printed documents containing official information are collected immediately from printers, scanners, or photocopiers. Often, printouts left in common printing areas may be seen or accidentally taken by others. Similarly, unnecessary papers containing official data should not be discarded casually in dustbins. Such papers should be disposed of carefully, preferably by shredding or using secure disposal methods. At the end of the working day, employees should check that their desks are clear and that all confidential documents are safely stored. A clean desk not only improves workplace organisation but also reduces the chances of information exposure.

Remember: A clean desk not only looks professional but also protects sensitive information. In addition to maintaining a clear desk, employees must also follow the Clear Screen while working on computers, laptops, or other digital devices. Computers often display confidential data such as reports, financial information, emails, and internal communications. If the system remains unlocked when an employee leaves the workstation, other individuals may gain access to this information without authorisation.

Therefore, employees should always lock their computer screens whenever they leave their desks, even if it is only for a short break or meeting. Locking the screen is a quick and simple step that can significantly reduce the risk of unauthorised access. Employees should also ensure that strong passwords are used for system login and that these passwords are kept confidential. Login credentials should never be shared with colleagues, friends, or any person, as this can compromise the security of the system. Employees should also be mindful of their surroundings while working on computers.



When visitors, external personnel, or unauthorised individuals are present nearby, confidential information should not be displayed openly on the screen. At the end of the workday, employees should properly log out or shut down their systems to ensure that the system remains secure. These simple habits help create a culture of responsibility and awareness regarding information security.

Tip: Press Windows + L on your keyboard to quickly lock your screen. Another important aspect of information security is the proper storage and backup of official data. Organisations rely on various digital systems to store important documents and records. However, technical problems such as system failures, accidental deletion of files, or cyber incidents can lead to loss of data if proper backup mechanisms are not in place. To prevent such risks, employees should always save official files in authorised office systems such as shared drives, central servers, or designated network folders.

Saving files in official systems ensures that the data becomes part of the organisation's regular backup process. This means that even if a system fails or a file is accidentally deleted, the information can be recovered from backup storage. Employees should avoid saving important official data only on personal laptops, USB drives, or external storage devices without proper approval. Personal devices may not be backed up regularly and can be easily lost, damaged, or stolen, which may result in permanent loss of important information.

Employees should also remain alert to any unusual system behaviour or possible information security issues. If any employee notices data loss, suspicious activity, system malfunction, or unauthorised access attempts, the matter should be reported immediately to the IT department or the concerned authority. Prompt reporting helps the organisation take timely action to prevent further risks and protect sensitive information.

Information security is a shared responsibility that requires the cooperation and awareness of every employee. By following simple practices such as keeping desks clear of confidential documents, locking computer screens, and storing official data in secure systems, employees can significantly reduce the risk of information leakage or misuse. These small but important steps help ensure that the organisation's data remains protected and that the workplace maintains a culture of responsibility and professionalism.

Small steps taken by each employee can make a big difference in protecting HUDCO from potential cyber threats. All employees are therefore requested to remain mindful of these practices and adopt them regularly in their daily work. Maintaining good information security habits not only protects the organization but also strengthens trust, efficiency, and accountability within the workplace.



Hemlata Sharma
JGM (IT)
Corporate Office



क्या AI शिक्षा के लिए खतरा है?

जैसे-जैसे चैटजीपीटी जैसी एआई तकनीक अधिक उन्नत होती जा रही है, इसे शिक्षा और परामर्श उद्योगों में तेजी से एकीकृत किया जा रहा है। जबकि एआई में छात्रों के सीखने के तरीके में क्रांतिकारी बदलाव लाने की क्षमता है, लेकिन इससे होने वाले संभावित खतरों पर विचार करना महत्वपूर्ण है। एक बड़ी चिंता यह है कि छात्रों का एआई पर बहुत अधिक निर्भर होने का जोखिम है। जैसे-जैसे एआई सिस्टम अधिक उन्नत होते जाते हैं, वे उन कार्यों को अपने हाथ में ले सकते हैं जो कभी इंसानों द्वारा किए जाते थे, जैसे ग्रेडिंग और फीडबैक प्रदान करना। इससे छात्र कम आत्मनिर्भर हो सकते हैं और गंभीर रूप से सोचने और समस्याओं को स्वयं हल करने में कम सक्षम हो सकते हैं। शिक्षकों और शिक्षा प्रौद्योगिकी कंपनियों के लिए यह सुनिश्चित करना महत्वपूर्ण है कि एआई का उपयोग मानव संपर्क और निर्देश के प्रतिस्थापन के बजाय सीखने को बढ़ाने के लिए एक उपकरण के रूप में किया जाए।

एक अन्य चिंता परामर्श उद्योग पर एआई का प्रभाव है। जैसे-जैसे एआई सिस्टम अधिक उन्नत होते जाते हैं, वे ट्यूटर्स और मेंटर्स द्वारा पारंपरिक रूप से किए जाने वाले कुछ कार्यों को संभालने में सक्षम हो सकते हैं, जैसे फीडबैक प्रदान करना और सवालों के जवाब देना। इससे शिक्षा पेशेवरों की नौकरी छूट सकती है और उन पर अन्य आर्थिक प्रभाव पड़ सकते हैं। जबकि एआई सीखने को बढ़ाने के लिए एक मूल्यवान उपकरण हो सकता है, इसका उपयोग मानव ट्यूटर्स और सलाहकारों के प्रतिस्थापन के रूप में नहीं किया जाना चाहिए। इसके

अलावा, एआई सिस्टम पूर्वाग्रह और रूढ़िवादिता को कायम रख सकता है, जो छात्रों के सीखने और विकास पर नकारात्मक प्रभाव डाल सकता है। यह महत्वपूर्ण है कि शिक्षा प्रौद्योगिकी कंपनियां और शिक्षक इन पूर्वाग्रहों से अवगत हों और उन्हें कम करने के लिए सक्रिय रूप से काम करें। इसके अलावा, एआई सिस्टम मानव सलाहकारों के समान वैयक्तिकरण और सहानुभूति का समान स्तर प्रदान करने में सक्षम नहीं हो सकते हैं। ट्यूशन और सलाह एक मानव-केंद्रित क्षेत्र है जिसमें व्यक्तिगत स्तर पर छात्रों को समझने और उनके साथ जुड़ने की क्षमता की आवश्यकता होती है। एआई उस स्तर का भावनात्मक समर्थन और मार्गदर्शन प्रदान करने में सक्षम नहीं हो सकता है जो एक इंसान कर सकता है।

एआई में शिक्षा और परामर्श उद्योगों में क्रांति लाने की क्षमता है, लेकिन संभावित खतरों पर विचार करना और उन्हें कम करने के लिए कदम उठाना महत्वपूर्ण है। इसमें यह सुनिश्चित करना शामिल है कि एआई का उपयोग सीखने को बढ़ाने के लिए एक उपकरण के रूप में किया जाता है, न कि मानव संपर्क और निर्देश के प्रतिस्थापन के रूप में, और उन पूर्वाग्रहों और रूढ़ियों के बारे में जागरूक होना जो एआई सिस्टम कायम रह सकते हैं। यह सुनिश्चित करने के लिए स्कूलों, शिक्षकों, शिक्षा प्रौद्योगिकी कंपनियों और सलाहकारों के लिए एक साथ काम करना आवश्यक है कि एआई का उपयोग कक्षा और उसके बाहर सुरक्षित और जिम्मेदार तरीके से किया जाए।



विहान बी
(सुपुत्र - श्रावती बनोत)
वरिष्ठ प्रबंधक (वित्त)
हैदराबाद क्षेत्रीय कार्यालय



कानों के लिए कितना खतरनाक है ईयरबड्स ?

अगर आप भी करते हैं ईयरबड्स का अधिक इस्तेमाल, तो जान लें इसका प्रयोग करने से कानों को होने वाले नुकसान ।

ईयरबड्स से होने वाली समस्याएं :

1. सिरदर्द-

ईयरबड्स का लगातार घंटों तक इस्तेमाल करने से सिरदर्द की समस्या पैदा हो सकती है ।

2. नींद-

ईयरबड्स का नींद पर भी बुरा प्रभाव पड़ता है। इससे अनिद्रा या स्लीप एपनिया जैसी समस्याएं हो सकती हैं ।



3. सुनने की क्षमता-

ईयरबड्स के इस्तेमाल से सुनने की क्षमता को बहुत नुकसान पहुंचता है. तेज आवाज में लगातार गाने सुनने से सुनने की क्षमता कम हो सकती है ।

4. कान में गंदगी-

लगातार ईयरबड्स यूज करने से कान में मैल जमा हो जाता है। ये मैल कान की नली में गहराई तक पहुंचकर उसे नुकसान पहुंचाता है ।

5. ब्लड फ्लो-

ईयरबड्स के कारण कानों का ब्लड फ्लो भी बुरी तरह से प्रभावित होता है । इसलिए आप रात में सोते समय ईयरबड्स लगाने से बचे, क्योंकि इससे कानों में बड़ी दिक्कत हो सकती है ।

6. दिल-

ईयरबड्स, दिल की बीमारी के खतरे की भी वजह बनता है । घंटों तक हेडफोन लगाए रखने और म्यूजिक को तेज आवाज से सुनने के कारण इसके सीधा असर दिल पर पड़ता है, जिससे दिल की धड़कन बढ़ जाती है और आगे चलकर बड़ा नुकसान भी उठाना पड़ सकता है ।

कितनी देरी तक करें ईयरबड्स का इस्तेमाल :

एक्सपर्ट की मानें तो अगर आप घंटों तक ईयरबड्स का इस्तेमाल करते हैं तो तुरंत ही उन्हें अपने रूटिन में बदलाव कर लेना चाहिए । 30 मिनट से अधिक समय तक ईयरबड्स का इस्तेमाल नहीं करना चाहिए । इसके अलावा बीच-बीच में वॉल्यूम को भी कम कर देना चाहिए।



अरविन्द कुमार नारंग
वरिष्ठ प्रबंधक (आई टी)
मुख्यालय



My Post Retirement Plan & Experiences

Retirement is one of the most significant transitions in life. When I retired from HUDCO after a busy and fulfilling career, and that too after relinquishing multiple responsibilities and posts, I must candidly admit that I was not fully prepared for my retirement days. Like many other important decisions in life, I had delayed my preparation for the post-retirement phase.

Nevertheless, the day finally arrived. The retirement functions concluded with warmth and affection, and I marked my final attendance on the face-recognition machine at HUDCO. With that symbolic last punch, an important chapter of my life came to a close. Thereafter, I wound up my belongings from both my office and my residence in New Delhi and returned to my hometown, Bengaluru.

At that point, I often wondered whether the term retirement blues was truly appropriate, or whether it should instead be called retirement greens, signifying a fresh beginning and a new phase of growth. Earlier, I had written about the uncertainty one feels immediately after retirement in an article for Darpan magazine. Now, after completing three years of post-retirement life, I am penning down this article with greater clarity and perspective, as a corollary to my earlier thoughts.

I have come to realize that almost every retiree goes through certain plans and phases of life before eventually finding his or her own way of settlement and fulfillment.

Plan 1 – Leisure period

Ideally, for every retiree, the initial three months after retirement are like a free period. As far as I was concerned, I began walking twice a day in the park near my home, without carrying my mobile phone, and simply enjoyed nature and greenery as though I had never truly seen it earlier. I mingled with many people who frequented

the park every day. I often listened to groups of senior citizens discussing politics, sports, and social developments. One day, one of the seniors casually asked me, “Are you retired?” I replied, “Yes, I have retired as Executive Director from HUDCO.” Almost immediately, I bit my tongue, as the question was simple and my response was more elaborate than required, though entirely spontaneous. Later, I felt slightly uncomfortable because I found that many of the seniors there had retired from far more senior positions in the Central and State Governments or PSUs. It became very clear to me from that moment onward that positions and designations disappear immediately upon superannuation. What truly matters thereafter is one’s knowledge, experience, good deeds, relationships, and, above all, humility.

The lesson for every retiree is that one should gracefully let go of one’s designation and position, which have already been surrendered, and simply be oneself with humility and without pride.

Plan 2 – Travel Period

The next three months were devoted largely to travel. I travelled extensively, both short and long distances, with my better half. We went to Andhra Pradesh and explored places that we had not seen earlier. In the process, we visited several temples across coastal Andhra Pradesh, with Kakinada as our base, and thoroughly enjoyed those few days. During all these trips, I made it a point to drive my own car, as it gave me immense pleasure and a sense of freedom. We also undertook a whirlwind trip to Tamil Nadu, visiting many temples and, of course, Tirupati in Andhra Pradesh. We travelled within Karnataka as well. In addition to travel, we watched live sports, attended music concerts, and participated in several small and large social gatherings that we had often missed earlier due to professional commitments.



Naturally, after six months, the question arises in the mind of every retiree: What next?

Plan 3 – Engagement Period

At this stage, one needs to introspect deeply and look within to identify activities that one truly wishes to engage in. There are numerous possibilities—writing, painting, teaching, music, consultancy, social service, farming, spirituality, or many other activities. One must immerse oneself in the chosen activity with full vigour and sincerity.

I have seen several examples around me. A retired officer whom I knew started writing after retirement. What began as small articles gradually developed into stories and later into novels in his mother tongue. Today, he publishes books from time to time and enjoys a substantial readership.

Similarly, I met a retired bank official who took up learning a musical instrument and eventually began performing with an orchestra team. Today, he is both well-known and deeply engaged. One of my relatives spends his day serving at an ashram and working as a librarian. In the process, he advocates reading and also continues to read extensively himself.

I also know of people who have taken up teaching, which had always been their passion. One can choose the subject one wishes to teach and identify the target audience accordingly. Retirees can also become instructors in yoga, meditation or spiritual discourse. After all, a retired person possesses abundant knowledge and experience and can carve out a meaningful way of engaging oneself. Some people even venture into farming. Here, I would say that even if one fails initially, it hardly matters. One should continue learning and experimenting, and eventually one may find exactly what one wants to do.

My Plan 3

Being a workaholic by nature, it naturally occurred to me that I should continue professional service as a consultant. I began searching and applying at various places. At this stage, I would particularly like to mention that the relationships and professional contacts developed earlier come in extremely handy. One should make an effort to reconnect with old acquaintances.

In my case, an old acquaintance from the World Bank project and a relative's reference proved instrumental and paved the way. I took up a contract with a consultancy firm to serve the Government of Kerala for a World Bank project. Added to this, it was a highly meaningful field involving solid waste management solutions. The cause was not only social but also professionally fulfilling for me.

Execution of my Third Plan

A) Professional Engagement

I was expected to be stationed in Kochi and therefore remain away from my dream hometown, Bengaluru, as my firm was looking after operations in Central Kerala covering four districts. My better half accompanied me initially to help set up my small flat and guide me in household chores, besides offering cooking tips. She visited frequently and stayed for a few weeks during the initial stages, which was of immense support. I soon got deeply involved in the new assignment, which had a lateral hierarchy structure. Here, one needs to do almost everything oneself, with the laptop as one's permanent companion. Though this was quite different from the PSU environment, where I had considerable support staff at my level, I took it as a sweet and innovative challenge and started from scratch.

I recalled that even my entry into HUDCO at the lateral level during my younger days had



been equally challenging, when I had come from a design background from another PSU, NIDC. Now, after almost two years, I have taken up additional responsibilities as Senior Consultant. The assignment, being World Bank aided, involved preparation of SWM plans, DPRs, and financial reports. My earlier stint in a World Bank project at NIDC and my additional qualification of MBA in Finance proved extremely useful not only in my selection but also in carrying out the assignment effectively.

I frequently visited the client headquarters to present and discuss matters with the World Bank mission in Thiruvananthapuram. Soon, I became as busy as ever and started working beyond office hours to achieve the deliverables.

B) Other active engagements

During the second innings of life, one needs to remain mentally and physically fit. It is important to cultivate habits such as regular exercise, reading, solving puzzles, sudoku, or crosswords. For a change and to engage myself further, I started enjoying cooking. There is always a special satisfaction in eating food prepared by oneself. In the absence of television, I was dependent on my mobile phone for news, sports, and music.

Later, I purchased a transistor radio, and from the moment I returned home, I would switch on the FM radio, which remained on until bedtime. I also took up swimming regularly at a club near my workplace in Kochi.

C) Travel Engagement

I travelled frequently to Bengaluru using all modes of transportation. I have loved travelling since childhood, and therefore it was easy for me to travel frequently and remain connected with my family. Whenever my family accompanied me, I drove my car; otherwise, I travelled by AC sleeper bus, train, or flight, depending on convenience and pricing. I had metro cards for Kochi, Bengaluru, and Delhi, and used them extensively whenever possible.

In addition to regular travel to my hometown

and official trips to Thiruvananthapuram and Kozhikode, I began exploring Kerala and Tamil Nadu whenever I had an opportunity or a holiday. I visited many places, sometimes alone and sometimes with family or friends.

Vacation & Unwinding Time

In these post-retirement years, I took time off thrice during the Onam holidays.

The first time, my better half and I visited Vijayawada by road from Bengaluru and spent ten days at a naturopathy centre. We spent our days doing yoga, meditation, and attending health talks. It was a wonderful wellness experience.

The second time, I visited Delhi and met my colleagues at HUDCO Headquarters before travelling with retired friends to Himachal Pradesh. We visited Kangra, Naddi, Dalhousie, Dharamshala, Chamba, and Manali. I also enjoyed paragliding from 4,000 feet along with a trainer.

The third Onam holiday was an international trip to Dubai with family. We visited all major attractions, including Burj Khalifa, the aquarium, and Abu Dhabi, where we also visited the magnificent Sheikh Zayed Mosque.

Two adventurous activities that one must experience in Dubai are the desert safari and skydiving. My son and I decided to go skydiving. It was a lifetime adventure involving a thrilling free fall from 13,000 feet followed by parachute descent over Palm Jumeirah and the Dubai skyline. It was an experience I can never forget.

Continuation of Adventure

Unwinding is an important part of the life of retirees, even if it is only for a few days, as not everyone can continue to live in the same way that we enjoyed during our heyday years. Whatever one is involved in, one should always follow the pursuit of happiness through such activities, whether it is the pleasure of travel done solo, with friends, or with family. In addition, I love adventure,



though I may not advise every retiree to follow the same path. In my case, last year, when my son got relocated to Mumbai, I brought his bike by train. It was a mean machine, a Yamaha RZ 250 CC. Every weekend, if I had not gone to my hometown, I used to visit nearby places and enjoy the hills, waterfalls, sea, and greenery.

One day, I had to go on a personal trip to Thiruvananthapuram to attend the marriage of my ex- HUDCO colleague's daughter. I was fed up with the daily travel of 2 km by bike to my workplace, so I decided and took a call to travel 200 km from Kochi and reached the marriage venue. It was a lifetime experience of riding on the Main Central (MC) Road, a state highway of Kerala, and it was raining cats and dogs. It was even more fun to ride with all the rain protection gear. I met many old colleagues, and they were surprised by my adventurous side. Even on my return journey, it rained heavily, and the droplets of water were forcefully entering inside my full-face mask and were literally hitting my lips, due to which I could not even hum songs. I gained confidence from this experience and later went for a weekend ride to the foothills of Munnar, where I saw a dam, a bird sanctuary, and a waterfall. The only difficult part of riding the bike was that, for the first time in my life, I felt that I was short by a few inches, as both my legs were not fully grounded. In the process, I had a fall near my flat and office, and I got injured, and the healing took time. I then decided to drop the bike at home so that, being away from me, I may not be tempted to use it frequently. Therefore, I took one last long ride from Kochi to Bengaluru. I halted at Coimbatore and stayed at a motel called Bharath Pods. It had AC sleeping capsules. The place was located right on the highway. I was tired of riding, so I stayed back for the night and started the next day so as to reach home by evening. As usual, I did not share with my family that I was coming in this manner, and it came as a

pleasant shock to my wife. Initially, she thought I was some delivery boy, as I knocked on the door in my bike attire and full-mask helmet. She was taken aback to see me. In fact, she was happy and relieved to know that I was dropping the bike at home. Nowadays, I enjoy walking back home before I plunge into swimming at the club, and I prefer using my own legs with no bike or car.

In the end, I would like to say to all retirees that from this Stage 1, one needs to look forward to and enjoy Stage 2, which is the phase of children getting married and having their own children. One should then move into the grandparenting period and thoroughly enjoy spending time with grandchildren. Further, at Stage 3, one should enter the social and spiritual field and enjoy that phase as well. Enjoy each phase of life in your own way by meaningfully engaging yourself.

Everyone comes across ups and downs in life; however, whatever be the situation, learn to pass through it with time and in a happy mood, as tough times never last, but tough people do. Keep the pursuit of happiness as your goal and start finding small-small things from which to derive such happiness. I wish all retirees the very best of luck and hope they truly enjoy this phase of life. Please do write about your experiences and preserve photographs of your lovely journey with your loved ones, as it would be wonderful to look back upon them at a later stage of life, or perhaps even during one's nonagenarian days. All the best to all retirees and to those who are soon to retire.

Be Happy and Healthy

HT Suresh
Ex Executive Director



हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड

(भारत सरकार का उपक्रम)

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