

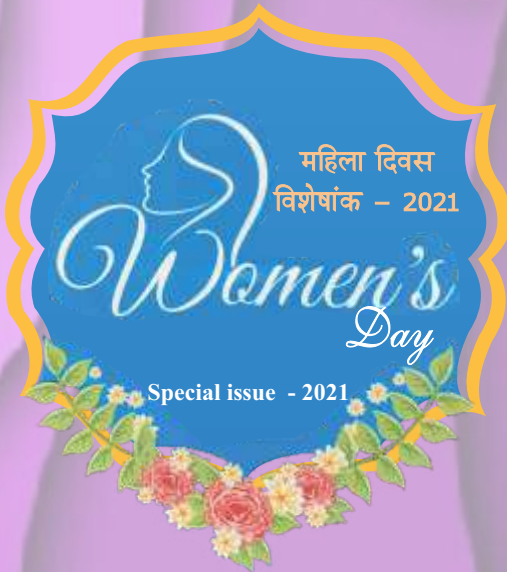
केनरा बैंक की
द्विमासिक गृह पत्रिका
फ़रवरी 2021 - मार्च 2021 | 275



श्रेयस Shreyas

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बहुमुखी विशेषताओं का साकार Embodiment of Multiple Traits



हर क्षेत्र में महिला प्रगति कर रही है / Women progressing in all fields



दिनांक 12.02.2021 को अंचल कार्यालय, भोपाल दौरे के दौरान हमारे प्रबंध निदेशक एवं मुख्य कार्यपालक अधिकारी श्री एल वी प्रभाकर का स्वागत करते हुए श्री के जे श्रीकांत, महा प्रबंधक।

Sri L V Prabhakar, MD & CEO is being welcomed by Sri K J Srikanth, GM, on his visit to Circle Office Bhopal on 12.02.2021.



दिनांक 15.02.2021 को आरसेटी, एटा के उद्घाटन समारोह के दौरान हमारे कार्यपालक निदेशक सुश्री ए मणिमेखलै के साथ श्री एम परमसिवम, महा प्रबंधक, श्री एस वासुदेव शर्मा, महा प्रबंधक और अन्य कार्यपालकगण।

Ms A Manimekhalai, ED, Sri M Paramasivam, GM, Sri S Vasudeva Sarma, GM and other executives are seen during the inauguration of RSETI, Ettah on 15.02.2021.

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प्रबंध निदेशक एवं मुख्य कार्यपालक अधिकारी का संदेश



MD & CEO's Message

प्रिय केनराइट्स,

पिछले कुछ महीनों में हमने देखा और अनुभव किया है कि चुनौतियों और अभूतपूर्व परीक्षण परिस्थितियों को दूर करने के लिए किन बातों का होना आवश्यक है जो आम तौर पर किसी भी बढ़ते संगठन को अस्थिर कर सकता है। सामूहिक विचारधारा के साथ-साथ हमेशा संगठन को अन्य सभी बातों से आगे रखने की हमारी एकजुटता की भावना ने इस तरह के किसी भी खतरे का दमन करते हुए हमें अपने निर्धारित लक्ष्यों और उद्देश्यों को प्राप्त करने की दिशा में अग्रसर रखा है। हमें निरंतर रूप से बेहतर करने और इन लक्ष्यों और उद्देश्यों को साकार करने के लिए साहस, समर्पण, दृढसंकल्प की भावना की आवश्यकता है। इसके साथ हमने यह साबित कर दिया है कि कोई भी बाधा हमें हमारे चुने हुए मार्ग से, प्रगति की ओर जाने से नहीं रोक सकती है, और हमें यकीन है कि यह एक जबरदस्त ताकत है। बहुत बढ़िया है !! संगठन आपकी कड़ी मेहनत और प्रदर्शन के लिए आपका आभारी है और वांछित परिणाम हासिल करने के लिए एक अच्छी टीम के रूप में एक साथ होकर आपने काम किया जो सर्वाधिक महत्व रखता है। इसके साथ-साथ यह भी उतना ही महत्वपूर्ण है कि हम इस महत्वपूर्ण चरण के दौरान अपनी आभा न खोएं और अपने निर्धारित लक्ष्यों व उद्देश्यों को प्राप्त करने के लिए पूर्ण रूप से प्रयास करें और मुझे पूरा विश्वास है कि आप इसके लिए पहले से ही तैयार हैं।

मार्च का महीना हमारे लिए कई मायनों में महत्वपूर्ण है। खातों के वार्षिक समापन के अलावा, अंतर्राष्ट्रीय महिला दिवस (8 तारीख को) भी है, जो कि दुनिया भर में महिलाओं की सामाजिक, आर्थिक, सांस्कृतिक और राजनीतिक उपलब्धि का जश्न मनाने का अवसर है। केनरा बैंक हमेशा महिलाओं के अधिकारों और समानता का अग्रदूत रहा है। हमारे प्रिय संस्थापक श्री अम्मम्बाल सुब्ब राव पै ने इस महान संस्थान की स्थापना करने से पहले ही 1894 में केनरा गर्ल्स स्कूल की शुरुआत की थी, जो उन दिनों गुणवत्तापूर्ण शिक्षा के साथ क्षेत्र में लड़कियों को सशक्त बनाने की दिशा में एक बड़ा कदम था जो उन दिनों इस तरह का कोई चलन नहीं था। अब हम जो "समावेशी" के रूप में प्रचार करते हैं, उन दिनों हमारे संस्थापक ने पहले से ही इसका पालन किया था, जो उनके अनुकरणीय कदम और दूरदर्शिता का प्रतीक है। हमारा बैंक, वर्षों से, नवोदित महिला उद्यमियों और महिलाओं के

Dear Canarites,

In the past few months we have witnessed and experienced what it takes to overcome challenges and unprecedented testing circumstances which usually would have unsettled any growing organisation. The spirit of togetherness coupled with the collective mind-set to always put the organisation ahead of everything else has suffused any such threats and kept us on track to achieve our professed goals and objectives. It takes courage, dedication, determination and that undying perpetual urge to do better to pull off such a feat. With this we have convincingly proven that no impediments can deter us from our chosen path towards progress and we sure are a formidable force to reckon with. Well done!! The organisation is thankful to you for your hard work and performance and most importantly for staying and working together as a well-knit team to bring out the desired results. Having said that it is also equally important not to lose steam during this crucial phase and go full throttle to achieve your set goals and targets and I am sure that you are already geared up for it.

The month of March is significant to us in many ways. Apart from the annual closing of accounts, it also heralds the International Women's Day (on 8th), an occasion to celebrate the social, economic, cultural and political achievement of women across the world. Canara Bank has always been a harbinger of women's rights and equality. Our beloved founder Sri. Ammembal Subba Rao Pai, even before establishing this great institution, started the Canara Girls School in 1894, a major step towards empowering girls in the region with quality education, something quite unheard of in those days. What we now preach as "inclusivity" was already practiced by our founder in those days, exhibiting his exemplary sagacity and farsightedness. Our bank, over the years, has conceptualised pristine schemes and products tailor made for budding women entrepreneurs and women in need of

लिए उनकी वित्तीय सहायता की आवश्यकता के अनुरूप प्राचीन योजनाओं और उत्पादों को रूपायित किया है जिसने हमें "महिला सशक्तीकरण" की अवधारणा को साकार करने में मदद की है। विविधता और समावेशिता अब हमारी संस्कृति का हिस्सा है और हम इस तथ्य पर गर्व करते हैं कि कई महिला कर्मचारियों ने शीर्ष प्रबंधन के पद पर सुशोभित किया है जो इस तथ्य का प्रमाण है कि क्षमता, प्रतिभा, सामर्थ्य और योग्यता, लिंग भेद पर लिहाज किये बिना हमेशा हमारे सम्मान, आदर और पुरस्कार के हकदार होती हैं। जैसा कि संयुक्त राष्ट्र के पूर्व महासचिव श्री कोफी अन्नान ने कहा है – "महिलाओं के सशक्तीकरण से अधिक प्रभावी विकास का कोई और साधन नहीं है।"

हमारे दिसंबर 2020 की वित्तीय स्थिति से पुनः पुष्टि होती है और परिसंपत्ति की गुणवत्ता में सुधार करने, कम लागत वाली जमाओं को बढ़ाने और गैर-निष्पादित परिसंपत्तियों को बढ़ने से रोकने की दिशा में हम सभी के द्वारा किए गए प्रयासों को प्रमाणित करता है। हमने ईज (एन्हैंसड एक्सेस एंड सर्विस एक्सीलेंस- वर्धित पहुंच और सेवा उत्कृष्टता) मानक के कार्यान्वयन की दिशा में एक बड़ा कदम उठाया है और हमारे बैंक की रैंकिंग अपग्रेड होते हुए तृतीय स्थान पर है (13 बैंकों के समूह में) और दो विषयों (अभिज्ञान और परिणाम केंद्रित मानव संसाधन तथा गहन वित्तीय समावेशन और ग्राहक संरक्षण) के तहत द्वितीय स्थान हासिल किया है और "संस्थागत विवेकपूर्ण बैंकिंग" (इन्स्टिट्यूशनलाइजिंग प्रूडेंट बैंकिंग) के तहत तृतीय स्थान पर है। हमारा वैश्विक कारोबार ₹16,40,000 करोड़ को पार कर गया है और लगभग सभी संविभागों में हमारा कारोबार संतोषजनक रहा। इस वित्तीय वर्ष 2021 के यथोचित परिणति के लिए हम तैयार हैं और मुझे यकीन है कि आप सबके प्रयासों से इसका समापन और बेहतर बन होगा।

महामारी के कारण, पिछला एक वर्ष, हमारे अपने उद्देश्य, बैंक के उद्देश्य और हमारे बैंक के भविष्य को कैसे बेहतर की तरफ ले जाना है, के प्रति निश्चित रूप से हमें जागरूक रहने की दिशा में सजग बनाया है। हमने जिन चुनौतियों का सामना किया, उसने हमें और मजबूत बनाया है तथा आशावाद की लहरों को बनाए रखने में हमारी मदद की। आइए, अब हम नए और उन मौजूदा अवसरों का सृजन करने के लिए बेहतर तरीके से तैयार हों, जिन्हें हम हाल के दिनों में अपने लाभ के लिए उपयोग नहीं कर सकें, और आने वाले दिनों में एक मजबूत उद्यम के रूप में अपने पुनरुत्थान की घोषणा कर सकेंगे।

“आप सभी को शुभकामनाएं”

हार्दिक शुभकामनाओं सहित,

आपका,

एल वी प्रभाकर

प्रबंध निदेशक एवं मुख्य कार्यपालक अधिकारी

financial assistance that has helped us to carve a niche in the genre of “women empowerment”. Diversity and inclusivity is part of our culture now and we take pride in the fact that many women employees have risen to the Top Management position, a testimony to the fact that potential, talent, capability and competency is always honoured, respected and rewarded in our organisation, irrespective of the gender. As rightly said by Mr Kofi Annan, the erstwhile UN Secretary General, “there is no tool for development more effective than the empowerment of women”.

Our December 2020 financials are reaffirming and a testament to the concerted efforts that we have all put in towards improving asset quality, augmenting low cost deposits and arresting the spurt of non-performing assets. We have taken a major step towards implementation of EASE (Enhanced Access & Service Excellence) norms with our bank ranking being upgraded to 3rd (amidst the comity of 13 banks) and securing 2nd position under two themes (Governance & Outcome centric HR & Deepening Financial inclusion and customer protection) and 3rd position under “Institutionalising prudent banking”. Our global business surpassed ₹16,40,000 Crores and our business performance were satisfying in almost all portfolios. The stage is now set for a befitting culmination to this Financial Year 2021 and with all your best efforts I am sure that we will end up finishing on a high note.

The last one year, because of the pandemic, has definitely brought us closer in terms of becoming self-aware, understanding our own purpose, the purpose of the bank and how to shape our bank's future. The challenges that we faced has made us stronger and helped us to maintain the vibes of optimism. Let us now be even better prepared to create new, prevailing opportunities to replace the ones that we possibly couldn't utilize to our advantage in the recent times and announce our resurgence as a robust enterprise in the days to come.

“Wish you all the very best”

With warm regards,

Yours sincerely

L V Prabhakar,

Managing Director & CEO

कार्यपालक निदेशक का संदेश



Executive Director's Message

प्रिय साथियो,

हाल के दिनों में दुनिया में "क्रांतिकारी बदलाव" हुआ है। लगभग सभी क्षेत्रों एवं गतिविधियों में विकास और प्रगति देखी जा सकती है, जो मानव पूंजी और प्रौद्योगिकी के सामंजस्य को और ज़ोरदार बनाती है। बड़ी कंपनियाँ पिछले 20 वर्षों से जिस प्रकार व्यवसाय कर रही थीं उसमें संगठनात्मक ढांचे, मानव संसाधन प्रबंधन, विविधता और समावेशन जैसे कुछेक प्रमुख तत्वों के परिप्रेक्ष्य में आमूल परिवर्तन आया है। इसके साथ-साथ समाज/राष्ट्र निर्माण में महिलाओं की भूमिका भी एक बड़े कायाकल्प से गुज़री है और हमारे सामने अब ऐसे कई विविध प्रकार के अवसर हैं जो विशेष रूप से और विविध क्षेत्रों में सक्षम महिलाओं को आकर्षित करते हैं। समानता के इस प्रतिष्ठित स्थान तक पहुँचने में कुछ समय अवश्य लगा और इसके मुख्य कारण हैं – महिलाओं और उनकी नेतृत्व क्षमताओं के बारे में व्यापक और रूढ़िबद्ध सामाजिक अपेक्षाएँ और विश्वास और उस समय के दौरान विद्यमान करियर के विकास के अवसरों की दिशा में बनी शोचनीय स्थिति। तथापि, आज की दुनिया में महिलाओं की भूमिका के बारे में लोगों की धारणा में बड़ा बदलाव आया है और उनके योगदान को आर्थिक सुरक्षा और स्थिरता को बनाए रखने में समान रूप से महत्वपूर्ण माना जाता है जो आम तौर पर एक राष्ट्र को आगे बढ़ाता है। मुझे खुशी है कि अब मैं एक ऐसी दुनिया में रहती हूँ, जहाँ महिलाएँ सामाजिक बदलाव के लिए विविध और समावेशी हस्तक्षेपों की अग्रदूत हैं और उन्हें पूरी क्षमता के बारे में सोचने, सीखने और विकसित होने के अवसर प्रदान किए गए हैं। संक्षेप में, आज महिलाएँ सशक्त हैं और उनमें व्यक्तियों, समाज और संगठनों को बनाने, पोषण और परिवर्तन करने और इस दुनिया में रहने के लिए एक बेहतर जगह बनाने की दिशा में मजबूत योगदान देने की क्षमता है।

एक स्थायी संगठन वह है जहाँ एक समावेशी संस्कृति, एक अनूठी परंपरा, उत्साहवर्धक रीति-रिवाज़ और प्रेरक नेतृत्व विद्यमान हैं। केनरा बैंक एक ऐसी संस्था है, जिसमें ये सारे विशिष्ट पहलू सर्वथा व्याप्त हैं और जहाँ महिलाओं का सम्मान करने के साथ-साथ उन्नत पदों पर पहुँचने के लिए समान अवसर दिए जाते हैं। 1890 के दशक में शिक्षा और महिलाओं का सशक्तीकरण हमारे संस्थापक श्री अम्मोम्बाल सुब्ब

Dear friends,

The world has undergone a "paradigm shift" in the recent past. There is development and progress in almost all genres of activities that enlivens the co-habitation of human capital and technology. The way huge conglomerates and businesses were run 20 years ago has changed dramatically in terms of certain vital elements like organisational design, human resources management and diversity and inclusion. Along with this the role of women in society / nation building also underwent a huge metamorphosis and we now find a huge spectrum of opportunities that specifically beckons competent and capable women in multifarious fields. To reach this coveted pedestal of equality took some time, the reason being the pervasive and stereotyped societal expectations and beliefs about women and their leadership abilities and the deplorable career development opportunities that prevailed during those times. However we find a sea of change in people's perception about the role of women in today's world with their contribution being taken as equally important in sustaining the economic security and stability that usually drives a nation forward. I am happy that now I live in a world where women are front runners of diverse and inclusive interventions for social change and provided opportunities to think, learn and grow to the full potential. In short, women today are empowered and has the ability to create, nurture and transform individuals, society and organisations and make strong contributions towards making this world a much better place to live in.

A sustainable organisation is one where there is an inclusive culture, a unique tradition, enterprising customs and an inspiring leadership. Canara Bank is one such entity which is all encompassing and all-pervading in these distinctive aspects and where women are respected and given equal opportunities to climb the hierarchical ladder. When education and empowerment of women were the burgeoning thoughts going through the mind of our

गव पै की सोच में पहले से बने रहने के कारण इसमें कोई आश्चर्य की बात नहीं है कि एक सदी के बीत जाने के बाद भी वही अभिमत/सिद्धांत आज भी प्रासंगिक है। हमें उन कारकों पर ध्यान देना होगा जिनका अब तक समावेशी विकास में निश्चित रूप से योगदान रहा जैसे –इच्छित भर्ती, कैरियर के विकास और प्रगति में लिंग समानता, सहायक नीतियों और महिला प्रतिभा में जागरूक सुधारा

महामारी के अभूतपूर्व हमले ने राष्ट्र के आर्थिक क्षेत्र में कई निशान छोड़ दिए हैं, जिसमें बैंक भी शामिल हैं। लेकिन यहां भी, इस तबाही और खतरनाक माहौल के बीच, हर क्षेत्र की महिलाओं ने दुःख को कम करने और लाखों लोगों के जीवन को बेहतर बनाने की दिशा में योगदान दिया है। चुनौतियां हमारे लिए नई नहीं हैं। जैसा कि हम मार्च के महीने में अंतर्राष्ट्रीय महिला दिवस मनाते हैं, आइए हम सभी आपसी सम्मान, विश्वास और सहिष्णुता के ज़रिए बेहतर समझ और टीम के कार्य को बढ़ावा देने, व्यावसायिकता और नैतिकता की दिशा में कार्य करने, अपने पेशेवर लक्ष्यों और उद्देश्यों को हासिल करने, बेहतर समझ और टीम-कार्य को बढ़ावा देने, कार्य में व्यवसायिकता और नैतिकता को बढ़ावा देने हेतु सतत विकास की रूपरेखा तैयार करने के प्रति स्वयं को पुनःसमर्पित करने के लिए एक मौन शपथ लें।

इस उज्ज्वल भविष्य की दिशा में संगठित होकर ठोस काम करते समय मैं अगली पीढ़ी की युवा महिला कर्मचारियों से आग्रह करती हूँ कि वे आगे आएँ और चुनौतीपूर्ण भूमिकाएं और ज़िम्मेदारियां निभाएं, सचेतन होकर अपने विभाग, कार्यालय, शाखा के कार्य में मूल्य-वर्धन लाने की दिशा में कार्य करें और इस संगठन के विकास और प्रगति में भी योगदान दें।

“शुभकामनाएं एवं आनेवाला वर्ष मंगलमय हो!”

हार्दिक शुभकामनाओं सहित,

आपका,

ए मणिमेखलै

कार्यपालक निदेशक

founder Sri. Ammembal Subba Rao Pai in the 1890s, it does not come as a surprise that the same tenets/doctrines holds good even now, more than a century later. We should take a moment to reflect on the factors that most definitely contributed towards this inclusive growth so far – intentional recruitment, gender equality in career development and progress, supportive policies and conscious cultivation of female talent.

The unprecedented onslaught of the pandemic has left many scars in the economic rubric of the nation, banks included. But here also, amidst this mayhem and perilous atmosphere, women from all walks of life have contributed towards alleviating the misery and bettering the life of millions of people. Challenges are not new to us. As we celebrate the International Women's Day during the month of March, let us all take a silent oath to rededicate ourselves towards our professed goals and objectives, towards fostering better understanding and team work, towards ushering in professionalism & ethics in work and towards creating a framework of sustainable growth premised on mutual respect, trust and tolerance.

As we concertedly work towards this bright future, I urge the next generation of young women employees to come forth and take up challenging roles and responsibilities, consciously work towards adding value to your department, office, branch and also contribute towards this organisations' development and progress.

“Best wishes and have a wonderful year ahead!”

With warm regards,

Yours sincerely

A Manimekhalai

Executive Director

संपादकीय



Editorial

मार्च के महीने में बहुत सारे परिणामों की आशंकाएं हैं। हम बैंकरों के लिए, यह खातों के वर्षांत की लेखाबंदी के लिहाज से महत्व रखता है। दुनिया भर में कई अन्य लोगों के लिए, यह उज्ज्वल भविष्य की दिशा की ओर बढ़ने का एक ऐसा संकेत है जिससे उनके विचारों और प्रक्रियाओं पर कार्य करने, सहनशीलता पूर्वक निर्णायक बनने के साथ-साथ निर्णय लिया जा सके जिनके परिणामस्वरूप, अपने आसपास के लोगों के जीवन को उज्ज्वल बनाना संभव हो सके। किंतु, सबसे बढ़कर, मार्च का महीना महिलाओं की विमुक्ति का प्रतीक है। प्रत्येक वर्ष, 8 मार्च को विश्व स्तर पर अंतर्राष्ट्रीय महिला दिवस के रूप में मनाया जाता है ताकि जीवन की सभी विधाओं यानी-सांस्कृतिक, राजनीतिक, सामाजिक-आर्थिक और दार्शनिक विधाओं में महिलाओं की उपलब्धियों को उजागर किया जा सके।

एक ऐसी दुनिया में जो तेज़ी से समावेशी और लिंग के अनुकूल बनती जा रही है, महिलाएं राष्ट्र निर्माण और संगठनात्मक विकास में बहुत महत्वपूर्ण भूमिका निभाती हैं। सहानुभूति, भावनात्मक बुद्धिमत्ता, प्रभावी संप्रेषण और संगठनात्मक कौशल जैसी उनकी सहज, जन्मजात और अंतर्निहित विशेषताओं के फलस्वरूप, महिलाएं बेहतर और कुशल मानव संसाधन प्रबंधन के प्रति उस एक्स फैक्टर को लाती हैं। हमारे बैंकिंग इतिहास के इतिवृत्त से पता चलता है कि महिला सशक्तीकरण की परिकल्पना को काफी पहले ही 1890 के दशक में हमारे संस्थापक ने ठोस रूप देते हुए उसे स्थापित किया था जो निश्चित ही उनकी असाधारण अलोक दृष्टि का द्योतक है। उस वक्त बोया गया एक समावेशी ढांचे का बीज तो अब भी हमारी संस्कृति, परंपरा और लोकाचार का एक अभिन्न अंग है, जो सौ साल से भी पुराने एक संगठन के लिए एक दुर्लभ उपलब्धि है।

श्रेयस का यह विशेष अंक, एक महिला में विद्यमान अबाध ताकत का प्रतीक है जो खूबसूरती और सुस्पष्ट रूप से उस दुनिया को आकार देता है जिसे हम जीते हैं। हमारे अद्भुत प्रतिभाशाली लेखकों द्वारा रचित लेख/कविता/निबंध में ये महीन पहलू कूट-कूट कर समाहित हैं और इस वर्ष के अंतर्राष्ट्रीय महिला दिवस के विषय - "चूस टु चालेंज" से सर्वथा जुड़ा है।

आशा है कि आप इस विशेष संस्करण को पढ़ने का आनंद लेंगे। जैसा कि हम आपसे सुनना पसंद करते हैं, कृपया हमारे गृह पत्रिका व पुस्तकालय के वेबपेज पर केननेट में/या hohml@canarabank.com पर मेल के माध्यम से अपनी प्रतिक्रिया/टिप्पणियां अवश्य दें या आप हमें हमेशा 080-22233480/9923693808 पर कॉल कर सकते हैं।

किशोर थंपी
संपादक

The month of March has got lot of corollaries. For us bankers, it ushers in the significance of the impending year-end closing of accounts. For many others, around the world, it connotes an initiation towards a bright future, a reminder to take action on their thoughts and processes, in being decisive and taking decisions that have the endurance and the expanse to brighten up the lives of people around them. But above all, the month of March epitomises the liberation of women. Every year 8th (of March) is celebrated globally as the International Women's Day to commemorate the achievement of women in all genres of life viz cultural, political, socio-economic and philosophical.

In a world which is becoming increasingly inclusive and gender friendly, women play a very significant role in nation building and organisational development. With their innate, in-born and intrinsic characteristics like empathy, emotional intelligence, effective communication and organisational skills, women bring in that X factor towards better and efficient human resources management. The annals of our banking history reveals that a notion of women empowerment was conceptualised and put in place by our founder way back in the 1890s, thus demonstrating his remarkable clairvoyance and vision. The seeds of an inclusive framework sown then is even now an integral part of our culture, tradition and ethos, a rare feat for an organisation which is more than 100 years old.

This **Special Edition** of **Shreyas** is an ode to the layers of strength that a woman possesses and how it beautifully and inexplicably shapes the world that we live in. The articles /poems/essays by our wonderfully gifted writers delves deep into these finer aspects and is weaved together by this year's International Women's Day (IWD) theme - "Choose to Challenge"!

Hope you enjoy reading this special edition. As we love to hear from you, please drop in your feedback/ comments by visiting **our HM&L Webpage in Cannaet** / or as mail to hohml@canarabank.com / or you can always call us at 080-22233480/9986693808.

Kishore Thampi
Editor

हमारे नये कार्यपालक निदेशक **Our New Executive Director**



श्री के. सत्यनारायण राजू ने 10 मार्च 2021 को हमारे बैंक के कार्यपालक निदेशक के रूप में कार्यभार ग्रहण किया। आप भौतिकी में स्नातक तथा व्यवसाय प्रशासन (बैंकिंग और वित्त) में स्नातकोत्तर हैं। वे भारतीय बैंकर्स संस्थान (सीएआईआईबी) के प्रमाणित सदस्य भी हैं।

श्री के सत्यनारायण राजू
Sri K Satyanarayana Raju

Sri K Satyanarayana Raju took Charge as Executive Director of our Bank on 10th March 2021. He is a Physics Graduate and a Post Graduate in Business Administration (Banking and Finance). He is also a Certified Associate of the Indian Institute of Bankers (CAIIB).

उन्होंने 1988 में तत्कालीन विजया बैंक से अपने बैंकिंग करियर की शुरुआत की और बैंक ऑफ बड़ौदा में मुख्य महाप्रबंधक के स्तर तक पहुंचे। अपने 33 वर्षों के लंबे बैंकिंग करियर के दौरान उन्होंने 12 वर्षों तक विभिन्न शाखाओं का नेतृत्व किया जिसमें विशेषीकृत कॉर्पोरेट बैंकिंग शाखा भी शामिल हैं। वे शिवमोगगा, विजयवाड़ा, हैदराबाद और मुंबई के क्षेत्रीय प्रमुख थे। वे मुंबई अंचल के अंचल प्रमुख भी थे, जो कि बैंक का सबसे बड़ा अंचल है। उन्होंने प्रधान कार्यालय में संचालन और सेवा विभाग का भी नेतृत्व किया है।

He joined erstwhile Vijaya Bank in 1988 and rose to the level of Chief General Manager in Bank of Baroda. During his 33 year long Banking career he has headed various Branches for 12 years including Specialised Corporate Banking Branch. He was Regional head of Shivamogga, Vijayawada, Hyderabad and Mumbai. He was also Zonal Head of Mumbai Zone, which is the biggest Zone of the Bank. He has also headed Operations and Services Department at Head Office.

वे बैंक ऑफ बड़ौदा की अनुषंगी, बीओबी वित्तीय सोल्यूशन्स लिमिटेड में निदेशक थे। वे बीओबी-आईआईटी बॉम्बे इनोवेशन सेंटर की संचालन समिति के सदस्य भी थे।

He was a Director in BoB Financial Solutions Limited, subsidiary of Bank of Baroda. He was also a member of the steering committee of BOB-IIT Bombay Innovation Centre.

उन्हें बैंकिंग के सभी क्षेत्र अर्थात् शाखा बैंकिंग, कॉर्पोरेट ऋण, खुदरा ऋण, कृषि वित्तीयन, साख निगरानी, ऋण वसूली, अनुपालन, आदि का सुदीर्घ अनुभव है।

He has rich experience in all segments of Banking including Branch Banking, Corporate Credit, Retail Credit, Agri Financing, Credit Monitoring, Credit Recovery, Compliance etc.

श्रेयस टीम आपकी सफलता की कामना करती है।

Shreyas team wishes him all success

It is a matter of pride and gives me immense satisfaction on getting elevated as Chief General Manager in our esteemed bank. This has been possible only with the support from my family members and colleagues who stood by me at all times. I thank the Almighty and express my sincere gratitude to the top management of the bank. I also thank seniors who had helped me in shaping my career from time to time.



It is said, no other industry is as driven by technology as banking is. From Retail Banking to Mobile Banking, technology has its hand in every aspect of banking and the influence of the technology will continue to launch banking into a digitalized future. In fact, Mobile Banking is going to overtake Online Banking. Digital only Banks also known as neo-banks, is going to further raise the bar for customer expectations and trust. Collaborate and Compete is the new model, where we need to have tie-ups with Fintechs or Tech- Fins so as to enhance our capabilities and attract new gen customers.

Another challenge, is the human skills. Banking has been a people intensive business in which the value of the business is determined by the skills of its human capital. As the modern banking is all about deploying technology and mathematics for risk mitigation and oversight, we need to invest in improving and building up the competencies for improved risk management, operational efficiencies and bridging knowledge gaps in people.

In this fast and competitive environment, we Canarites not only have to update ourselves regularly but also educate our customers in all aspects of digital banking to derive the benefit and add business. Further Technology changes has its own challenges in the form of cyber-attacks as we are dealing with customers' personal and sensitive information. Hence, we need to be alert and adopt cyber security measures from time to time.

We, 90,000 Canarites, need to develop an urge to upskill, serve to grow and transition from physical to digital banking to achieve ₹20 Trillion business for our Bank by March 2023 and make our Bank as Best Bank in our Country and also the best place to work with.

A V RAMA RAO
CHIEF GENERAL MANAGER

“ To be successful, you have to have your heart in your business, and your business in your heart.”

- Thomas Watson Sr.

The GENESIS of Life!



Janapriya D

Manager,
RM Section,
Circle Office, Madurai

1. She

She embraced the touch of the waves. She smiled as the wind caressed her. The water was gleaming under the dusklight. She walked through the beach, freely. It was soothing. As the waves touched her feet, the tiny silver adornment wrangling around her left ankle sparkled. She smiled again and folded her hands as her hair played with the breeze. She continued walking.....

Trrrringgg! She was startled by the morning alarm! She jumped and caught hold of the alarm and turned it off, lest her kids and her partner wake up. She sat up on the bed and smiled, thinking about the dream she just saw and immediately gave a big SIGH! She slowly stood up and slightly moved the curtains as the morning light touched her face. As if in a hurry, she positioned the curtains intact and ran towards the kitchen. There waited a sink full of dishes from the night. She started doing the dishes murmuring.

The FM was playing in the background, while she heard her young daughter cry. She turned off the burner as the milk was boiling and reduced the flame of the pressure cooker as the whistle blew. She went to the bedroom and took the younger one. She woke her elder son and her partner up and changed the dampened bed sheet, the



cause of the morning cry!!! She rushed back to the kitchen and took the milk in a bottle and in a glass. As the elder one came after brushing, she gave the hot milk and breakfast to him, while she fed the younger one.

After the routine morning exercise, her partner came and sat under the fan when she came with piping hot tea in a porcelain cup and gave it to her husband, who signaled her to keep it on the table and smiled at her. She smiled back and took the newspaper. Immediately, she heard a noise from the kitchen. The children had broken a glass jar. After cleaning the mess, she went on packing lunch for her husband and setting the table for breakfast.

Getting dressed, the husband came to the table and had his breakfast playing with the children. He asked her "Aren't you having your breakfast?" She said "Yep, a little later though." After breakfast, her partner waved good bye and kissed their children and at the door he planted a kiss on her forehead and said "Go have your breakfast". She smiled and they waved good bye to him....

She went inside the house and as she stepped in she could hear the children pulling out stuff from the wardrobe and the noise of the newly bought stationery falling down and rolling under the bed. She sighed again and went on to have her breakfast. Sitting at the table, she thought about her dream, of the waves touching her feet and the wind blowing through her hair and she saw herself, her smiling face ... Arrggghhhh!!!! Another loud cry from the younger one and her elder one came running to her complaining.... She went on.....

2. Her

She opened her laptop and saw today's notifications. Her cabin phone rang and her secretary reminded her about the meeting with the Minister at 12.00 noon. Its 9.30 am. She stood up and walked towards the board room. On seeing everyone stand, as she entered, she waved her

hand asking them to sit down as she chaired. The meeting commenced and the usual corporate etiquettes and presentations were beaming inside the board room. To her left, on the first chair of the front row, sat a slightly grey haired man, who seemed least interested in what was happening around. Two months back he had hosted a party for the entire people in the office, on his completing 15 years in the company. A dedicated gentleman and an IIM graduate who had put in a lot of hard work, all through these years.

It was recently that the company had a lot of changes in its management. Last month the company announced that there would be a new MD & CEO for the company and everyone was pretty sure that it would for sure be our grey-haired, well accepted gentleman from IIM. Of course, he deserves the position. He is a Raymond's complete man, physically, professionally and personally. He was well built, highly qualified and had a family of 2 cute kids and his wife, another IIM graduate, now a school teacher, who caters to the needs of the family.

When the final announcement came, our grey haired man was not appointed as the MD & CEO to the surprise of everyone (men and women!). Again to the shock of everyone (men & women), this 'SHE' was appointed as the new MD & CEO. Everyone clapped, but the noises were not so loud, everyone smiled, but the smiles lasted only for a few seconds. Many murmured, many were happy inside the hearts, but as always, they kept mum showing a long face. After one month of murmurings, coffee point talks and after-office-gossips, this was the first board meeting chaired by the new MD & CEO.

Just as the presentations were going and cookies along with coffee were served, she suddenly said "Guys, can we stop this"? with a wide smile. The grey haired man, first jerked, and then laid back on his chair sipping the coffee. The senior members were jostled and looked at her. She told "Let's have a break for 5 mins" and she went out of the board room towards her newly furnished cabin. She took out her notepad and jotted down something.

The murmurings were very noisy this time. Many left the room for getting some air, into the balcony, carrying their coffee. Inside the room, one of the few seniors talked to his colleague and friend "I doubt whether she will be able



to carry out the responsibilities. This is the first time that a board meeting is being stopped abruptly. These youngsters, they can't handle stress these days. I don't know whether the management has taken the right decision by making her, a person of just 30 as an MD & CEO." Hearing this our grey haired man replied "Let's see how far this goes! Experience always counts". The seniors nodded their heads in agreement.

Three women were sitting in the balcony. The new pony tailed girl intern said to one of the women crew "SHE is so cool right? How awesome is to be in this position at such a young age?". The women crew smiled at her and suddenly one among them asked "Why isn't SHE married? She is thirty right?" The other woman replied at once "What's success without family? How long will she be like this? Is there any issues?" Another woman added "I wonder what her parents are going through!" They all sipped their coffees and started talking about their husbands/boy-friends and fiancés and baby stories.

The meeting resumed and SHE started talking without power points, without graphs and everyone went silent. It's their first time now. She carved a new idol, she was laying down a new system. Her thoughts, her ideas, her attitude, everything was different and then the senior man once again turned to his colleague and said "No wonder, she is made the new MD&CEO. Look at the way she talks and how clear she is about everything". As the new members were curiously hearing her speak and ready for the new change, the pony tailed new intern girl sitting in the corner of the room was googling "How to become a CEO at a younger age?"

3. For Her

She took her daughter, her certificates, some clothes and the little amount of money she had earned by teaching the neighborhood children without her husband's knowledge. Last night, was horrible, but for her, that was the night she decided to stand up for her and her child. She touched her bruises on her cheek, her leg was still paining.

The bus reached her hometown. She got down from the bus with her child and her bag and walked towards her house. On the way home, her father's friend asked how her husband and the child were. She smiled and said ok. She reached her house and found her mother tailoring. On seeing her, the mother asked "What happened my child? Did he cause any trouble again? Are you ok?" and started crying. She consoled her mother and enquired about her father. Her father has a grocery shop nearby which runs well. Her mother went to the kitchen and came with food for her and her child. She ate to her heart's content as the taste of love, security and comfort passed inside her body. She went outside and sat on the little bench looking around. She could see the school she had studied and remembered the days, when she got the awards, the prizes, the laughter and how proudly her father used to tell all his friends about her achievements. She used to go to school along with her younger brother. While she was reminiscing the old days, her little girl suddenly touched her and urged to keep her on her lap. She took and kissed her.

At dusk, her father came with a packet for the little one, which had her favorite chocolates. The father came near his daughter and hugged her and asked "You had food?"



She said yes. Her brother, now an Engineering graduate, came home running and rushed to the little one. He has grown really tall now. But his smile still has the innocence. He played with her for some time and after having a bath went inside the kitchen to cook dinner along with his mother. They all sat down for dinner and her mother asked "What have you thought of?" She replied, "What I should have done much earlier, to take a job". Her mother immediately asked "What about him?" to which she told nothing. Her mother looked at her father and the father told "Child, I know you are suffering a lot. Not everyone's life is the same. I will talk to him." She looked at her father and he could see a drop of tear falling down from her eyes. He couldn't bear seeing this. He stopped eating and went to the bedroom. At night, the mother asked the father "What will we do?" "I can't see my daughter suffering, and at the same time I can't stand the questions of the people?" "Won't this cause an ill name to our daughter?" The father didn't reply, he sighed heavily and tried to sleep.

The next morning, she reached the college she had studied. She walked through the familiar corridors and stood near the board which had her name engraved, for being the topper in her stream, B.Arch. The peon informed her that she could now see the Principal. She stepped inside and was happy to see her own lecturer as the Principal. Overwhelmed on seeing his student, the principal enquired a lot about her. She told she would like to take up the job of a lecturer here and would like to pursue her higher studies. The principal looked confused and promised her that he would consult with the college authorities and get back to her. She submitted her resume and all the relevant papers to him.

On coming back home, she saw her father sitting on the bench, as she walked towards him and he patted on her shoulder and smiled at her. Her brother had made her favorite snacks and she saw her little girl munching the snacks happily and running around the house. She caught hold of her daughter and told "Don't just run, fly!" and as she turned back, she saw her mother, father and her brother eating the snacks and laughing out loud. She heard her heart say "Peace!"

Challenges faced by working women at work place



Dhanya Palani Yadav
 SWO-A
 Overseas Main Branch
 Mumbai

Women have come a long way from being denied education and basic rights to becoming aware of their rights and making their voices heard. But we still have a long way to go, when it comes to equality at the work place.

Women and men are equal, no doubt, but they are different. We need to be mindful of these differences to create a fair environment for all to work in. Equality doesn't mean providing the same conditions to work in, equality means acknowledging the differences between men and women and creating a work place that allows both to thrive equally.



Despite succeeding in providing equal pay and same conditions for promotion, we find that, women in leadership positions are far and few. I believe it is because the battle ground for the two genders is entirely different. Most women employees are unwilling to take up promotion because of their family responsibilities.

Especially in a transferable job like ours, women are often at crossroads, when they feel the need to

decide between their career and family. 'Why can't women have both too?' is a question that we need to answer as a society. But unfortunately, a large section of women are forced to choose between the two. And a woman who chooses career is often regarded as a self-centered woman, but a man making the same choice is considered ambitious. While we change the way we think as a society, in the meanwhile, we can at least strive to make the work place a kinder space for women.

To enable women to discharge dual responsibility, favorable posting may be considered on promotion. Transfer of women employees on promotion to distant places has discouraged women from pursuing career progression and halts them from reaching higher cadres.



Working-women often work 'double shifts' – after finishing the day's work at workplace, they reach home only to find household work piled up. Work places should be mindful of the reality that a working Indian woman is constantly in a battle to strike a balance between her dual responsibilities of official

duties and family obligations. It is imperative for us to understand that work places need to be sensitive to women's needs to make them feel comfortable to give their best. A woman, who is away from her little baby would really struggle to work with peace of mind. A part of her mind would always be with her child and family.

Similarly, we need to think of ways to make nursing mothers comfortable. Providing crèche and day-care facilities for infants and babies would be a relief to women employees and can significantly improve their performance in the work place.

Exploring options like 'Work from home' (now, Covid-19 has any way forced us to think of possible alternatives) would encourage more women to contribute positively to their career. With workplaces becoming more and more digital, it is high time we think about flexible work timing and work place that will enable women to have a healthy work life balance. Taking active measures to help women achieve a fine work-life balance would considerably increase their productivity and efficiency at the work place.



The need of the hour is to create a flexible workplace, which is empathetic to women's needs. We must realize that massive potential in women is being unutilised when they choose not to advance in their

career. Tapping this potential to have more women Taking up leadership positions could benefit an organisation immensely.

There has been news of some organisations crediting 'Menstrual leave' for women. It is a welcome move considering the fact that some women face severe issues during menstruation. Men need to be sensitized about the need for such leave for women. Conducting 'Gender sensitization workshops' would help men and women have empathy for each other.



There are many situations when women need professional and psychological support. Counseling facilities may be provided with access to a psychologist to consult when they are in stress. This would support them in dealing with job related stress. Providing a healthy and women friendly work environment would ensure that women are able to pursue their dreams confidently.

As the structure of the society is changing, we need to relook the way we have rigidly defined gender roles and should have a more flexible and fluid approach. Economic empowerment of women is crucial not only for her overall development, but also for the advancement of our society as a whole. Emotionally balanced women employees are an asset, and creating them is our responsibility.

Economic Impacts of Covid-19 Pandemic on Indian Women



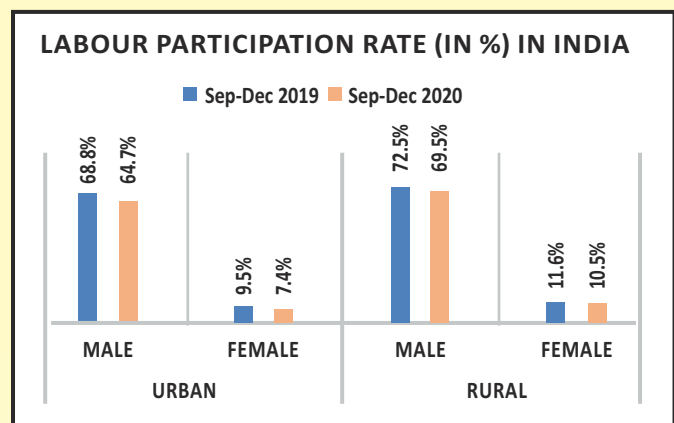
Dr Rashmi Tripathi
DGM
Economist, SP&D Wing
HO, Bengaluru

- ◆ COVID-19 pandemic has severely impacted the economic condition of women in India with labour participation rate declining to 7.4% for urban female and 10.5% for rural female population in Sep-Dec 2020 as compared Sep-Dec 2019.
- ◆ Covid-19 has multiplied the economic challenges of women in India in terms of increased unemployment and mobility restriction, thereby hampering the prospect for employment and skill development.
- ◆ Economic survey 2021-22 prescribes for investment in institutional support to affordable and quality child care facilities, paid paternal leave, family-friendly work environment, and support for elderly care to incentivise more women to join the labour force.
- ◆ The Economic survey report also emphasized on the need to promote non-discriminatory practices at the workplace like pay and career progression, improve work incentives, including other medical and social security benefits for female workers.

Covid-19 impacts women disproportionately in India

The year 2020 has witnessed unprecedented consequences of COVID-19 pandemic leading to disruption of economic activities on a massive scale, affecting almost all segments of the economy. However, emerging evidence indicate that the impact is disproportionately more on women, who are already at a disadvantage in terms of labour participation rate as compared to their male counterparts. Due to the impact of the pandemic, labour participation rate of urban women declined to 7.4% in Sep-Dec 2020 period from

9.5% a year earlier. Rural female participation declined to 10.5% in Sep-Dec 2020 from 11.6% (Sep-Dec 2019).



As per report titled “From Insights to Action: Gender Equality in the wake of COVID-19” by UN Women and the United Nations Development Programme, an estimated 87 million women and girls are living in extreme poverty in India in 2020 and this number is expected to increase to around 100 million by 2021 in the wake of the Covid-19 pandemic. In fact, the pre-pandemic poverty rate for females in India was 13.3% compared to 12.1% for males. But by 2021, 14.7% of women and girls will be living in extreme poverty in India in comparison to 13.7% of men. This again shows the disproportionate economic impact of the pandemic on women.

Challenges for Indian Women in the wake of the Pandemic

Increased Unemployment: Women in India are facing massive job and income losses due to the economic disruption of COVID-19, particularly in the informal sector. Women-owned small businesses, which caters to consumer demand like textiles, food processing and handicrafts, witnessed a sharp demand shock, with



revival being slow, post relaxation of lockdown norms.

Increased Mobility Restriction of Women: Women are facing additional mobility restriction due to the pandemic for going to a nearby market or visiting places outside their village or community by themselves. With COVID-19, women now require strong reasons to leave home, inhibiting their ability to work, run businesses, study, or even avail health care services and government aid.

Increase in Domestic Work: Indian women on average continue to shoulder the larger part of domestic work, which is unpaid, as compared to their male counterparts. During lockdown period, families remained at home and women's care work has increased as compared to pre-Covid period. This has further added to the economic burden of women who have lost earning avenues in the wake of the pandemic.

Economic Survey 2021-22 prescribes Incentives for Women in India

According to Economic survey 2021-22 report, the low female labour participation rate is attributed to high participation of women (15 years & above) in domestic duties that is 55.7% in rural areas and 59.1% in urban areas in 2018-19. The incentives proposed for women are aimed at drawing more and more females to join the labour force as their contribution to the overall workforce continues to be very low compared to the men.

- ♦ Economic survey prescribes that in order to incentivise more women to join into the labour force,

investment in institutional support to affordable and quality child care facilities, paid paternal leave, family-friendly work environment, and support for elderly care needs to be made.

- ♦ The survey report also emphasized on the need to promote non-discriminatory practices at the workplace like pay and career progression, improve work incentives, including other medical and social security benefits for female workers.

The way forward.....

With opening up of the economy and normalisation of economic activities, policy specific measures needs to be taken by the Government for upliftment of women from the economic distress set by the pandemic. In the immediate term, gender-sensitive relief measures can be expanded, such as widening cash transfers for vulnerable women and providing incentives for the retention of women workers through wage subsidies and increased investments.

In the medium term, there is a need to devise targeted policies for women, while applying gender budgeting tools to ensure sustained financing for women-focused programs. State governments may establish gender-based employment targets for urban public works. Central or state governments can consider introducing wage subsidies to incentivise hiring women in micro, small and medium enterprises.

At this juncture the prime focus is on getting the economy back on high growth trajectory and greater participation of women in active workforce has the potential to add momentum to the recovery process. Therefore, there is a need for effective policy setting by the Government and concerted effort from society at large to re-energize women empowerment for a more equitable and sustainable economic development of the country.

Views/opinions expressed in this research publication are views of the research team and not necessarily that of Canara Bank or its subsidiaries. The publication is based on information & data from different sources. The Bank or the research team assumes no liability if any person or entity relies on views, opinion or facts and figures finding in this project.

Guess who!!!



1. She is a Swedish environmental activist who is internationally known for challenging world leaders to take action against climate change. She has won numerous honours and awards, including the Time's 100 most influential people and 3 consecutive nominations for Nobel Peace Prize (2019-2021).
2. She is the highest run-scorer in women's international cricket and the only female cricketer to surpass the 7,000 run mark in Women's One Day International matches. She is also the first player to score seven consecutive 50s in ODIs and also holds the record for most half-centuries in Women ODIs. In 2019, she became the first woman to complete 20 years in international cricket
3. She is the Chairperson of one of the major IT firms in India and tops the list of the richest women in the country with a net worth of ₹54,850 crore. In 2020, she was ranked 55th on the Forbes World's 100 Most Powerful Women.
4. She is a politician who became the Prime Minister of that country on 10th December 2019. She worked in a bakery and as a cashier, while studying and graduated with bachelors and master's degree in Administrative Science. At 35 years, she is currently the world's youngest serving Prime Minister.
5. She is an Indian free style wrestler. In 2016 summer Olympics she won the Bronze medal in the 58 kg category thus becoming the first Indian female Wrestler to win a medal at the Olympics.
6. She is a British author and philanthropist and best known for a fantasy series which has won multiple awards and sold more than 500 million copies worldwide, thus becoming the best selling book series in history. All these book (fantasy series) have been made into popular film series.
7. She is an Indian Air Force Officer and a Helicopter Pilot. She is the only woman to be part of the Kargil War, making her the first woman IAF officer to go to war (also listed as "first woman to fly in a combat zone"). In 2004, after serving as a pilot for eight years, her career as a helicopter pilot ended; permanent commissions for women were not available during her time.
8. She is an American philanthropist and a former Executive at a leading MNC. She along with her husband co-founded the world's largest private charitable organisation as of 2015. She has been consistently ranked one of the world's most powerful women by Forbes.
9. She is an activist for female education and the youngest Nobel Prize laureate. She is known for human rights advocacy, especially the education of women and children in her native. On 9 October 2012, while on a bus, after taking an exam, she and two other girls were shot by a gunman in an assassination attempt in retaliation for her activism.
10. She is an Indian author and the first woman author (Indian) to win the coveted Man Booker Prize for her novel. She is also a political activist involved in human rights and environmental causes
11. She is an Indian film, television actress and an accomplished Bharatanatyam dancer. In 1981, at the age of 16, she hurt her leg in a road accident and it had to be amputated. She subsequently regained mobility with the help of a prosthetic Jaipur foot, and returned to dancing after a gap of two years and eventually became an established Bharatnatyam dancer. She won many TV and Film awards for various roles.
12. She is best remembered for organizing the UK suffragette movement and helping women win the suffering right to vote. In 1999, Time named her as one of the 100 Most Important People of the 20th

Century, stating that "she shaped an idea of objects for our time" and "shook society into a new pattern from which there could be no going back"

13. She is an Indian engineering teacher, Kannada, Marathi and English author as well as a Social worker. She got Gold Medal from the Indian Institute of Engineers, India for having secured the 1st Rank in M.Tech of all the branches of Engineering. IIT Kanpur awarded her Honorary Degree (Honoris Causa) of Doctor of Science. She won India's fourth highest civilian award Padma Shri.

14. She was the first female Cardiologist of India. She was the director of the National Heart Institute, Delhi, and the founder president of the All India Heart Foundation. She was the recipient of Padma Bhushan and Padma Vibhushan. On 29 August 2020,

at the time of her death she was aged 103, and was the oldest living doctor in India.

15. She is the first Indian woman to win a medal in Paralympic Games. She started her career at the age of 30. She was honoured with the Arjuna award in 2012, at the age of 42 years. She has also been conferred the prestigious Padma Shri award.

16. She is an Indian –American Economist holding a very significant role in an International Organisation headquartered in Washington D.C. She is also a co-director of the International Finance and Macro-economics program at the National Bureau of Economic Research and has worked as the Economic Adviser to the Chief Minister of Kerala.

Answers on page no. 54



आज के परिप्रेक्ष्य में महिला सशक्तीकरण



मोनालिसा पंवर

ए.खि.प.

जोधपुर पाल रोड,

एलआईसी सी ए शाखा

आज वैश्वीकरण के इस युग में विश्व में हर जगह महिला पुरुषों के कंधे से कन्धा मिलाकर चल रही है तथा हर क्षेत्र में अपनी एक विशेष पहचान बना रही है। हमारा देश भारत भी इससे अलग नहीं है। यहाँ हर क्षेत्र में महिला पुरुषों से किसी भी मामले में पीछे नहीं है। अब तो देश की कई सरकारी, गैर-सरकारी कंपनियों एवं संस्थानों के शीर्ष पद पर महिलाएं विराजमान हैं तथा अपने कुशल नेतृत्व से देश को आत्मनिर्भर बनाने में समान रूप से अपना योगदान दे रही हैं।

आज भी महिलाएं अपने काबिलियत एवं अपनी गरिमामय अस्तित्व को पहचान पाने में असमर्थ रही हैं। नारी जागरण के इस युग में महिला सशक्तीकरण को निश्चय ही सार्थकता मिली है, फिर भी उसके अस्तित्व से जुड़े कई अनुत्तरित प्रश्न आज भी यक्ष प्रश्न बन कर खड़े हैं। निःसंदेह परिवार, समाज कानून, सरकारी नीतियां महिला सशक्तीकरण की राह को आसान बनाने के प्रति कतिबद्ध हैं। फिर भी इससे जुड़े प्रमुख लक्ष्य जैसे - उनकी उत्तरजीविता, सुरक्षा, स्वायत्तता, शिक्षा, स्वास्थ्य, सामाजिक एवं उनकी राजनैतिक स्थिति जैसे कई मुद्दे आज भी सामने हैं।

महिला सशक्तीकरण का लक्ष्य प्राप्त करना आसान नहीं है, क्योंकि हमारे समाज की नस-नस में समाई कुरीतियों और कुप्रथाओं का मायाजाल हमें दिग्भ्रमित कर रही है। आज भी हमारे भारतीय समाज में कन्या भ्रूणहत्या, गरीबी, बाल-विवाह, दहेजप्रथा, निरक्षरता, यौन-शोषण जैसी कई समस्याएँ नारी को समर्थ बनाने की राह में बाधा उत्पन्न कर रही हैं। नई संस्कृति और तकनीक का फैलता जाल निश्चय ही समाज को नया विस्तार और नया आयाम दिया है, लेकिन

क्या यह सच नहीं है कि एक ओर जहां समाज ने स्त्रियों का जितना यौन शोषण किया है तो दूसरी ओर सदियों से हमारी संस्कृति ने स्त्रियों का उतना ही मौन शोषण किया है।

नारी को उपभोग की वस्तु के रूप में तब्दील करने में शायद समाज ही नहीं बल्कि काफी हद तक संस्कृति का भी योगदान है जिससे नारी अस्तित्व पर लगे प्रश्न और भी गहरे हो गए हैं। इस संबंध में विख्यात मनोचिकित्सक डॉ. प्रकाश कोठारी के शब्द गौर करने लायक हैं कि जहां कन्या को गर्भ में ही मार देने की साजिश चल रही है, वहां उसके अस्तित्व एवं नारी सशक्तीकरण की चर्चा करना निश्चय ही बेमानी है।” नारी पर बलात्कार, मानसिक हिंसा, अपहरण जैसी वारदातें न सिर्फ नारी जाति को कमजोर करती हैं, बल्कि समाज की महत्वपूर्ण नींव भी खिसकती नजर आती है। भारतीय समाज में आज भी हम देखते हैं कि किसी भी प्रकार के व्यभिचार हेतु यदि पुरुष भी दोषी हो तो भी उस कलंक व अपवित्रता का तमगा नारी के हाथ ही थोप दिया जाता है।

जिस समाज में स्त्रियों को अपने नाम का अधिकार नहीं, उस समाज में हम महिला सशक्तीकरण की बात करते हैं। हमारे इस पितृसत्तात्मक समाज में आज भी स्त्रियों को अपने नाम का अधिकार नहीं है। जिस नाम के साथ स्त्री बीस से पच्चीस वर्षों तक अपने मां-बाप के घर जीती है, इस नाम से न जाने स्कूल कॉलेज से कितने मेडल जीत कर लाती है, वही नाम विवाह उपरांत एक मंगलसूत्र के रूप में पकड़कर उससे उसका ही नाम छिन लिया जाता है, मां-बाप की इस उक्ति के साथ मरहम लगाने का प्रयास करते हैं कि अब यही

तुम्हारा नाम है, तुम्हारा भविष्य है, इसे ही अपना सब कुछ समझो। जितना सरल है यह कहना उतना ही कठिन है अपनी पहचान खोकर इसके साथ जीना। यह दंश तो सिर्फ भारतीय समाज की औरतों ही अकेली झेलती हैं।

हमारे समाज में स्त्रियों को नाम का भी अधिकार नहीं है। यह तो संसार की अन्य वस्तुओं की तरह पुरुषों का एकाधिकार है। समाज के एक संभ्रांत, सुशिक्षित वर्ग की मात्र 1% स्त्रियों ने इस दिशा में पहल की है। वे अपनी अस्मिता को बचाने हेतु कटिबद्ध हैं, लेकिन उन 99% भारतीय महिलाओं का क्या जो आज भी गुमनामी के अंधेरे में अपना स्वत्व, अपने अस्तित्व, अपनी पहचान की तलाश कर रही हैं। इस मामले पर अधिकतर पुरुष यही कहते हैं कि इसमें कौन सी बड़ी बात है, लेकिन यही बात जब इनके ऊपर पलभर के लिए भी लागू की जाती है और जब यह अपने आपको अपने पडोसी के नाम से या अपनी पत्नी के नाम से जानने की कोशिश करे तब समझ में आएगा कि नाम खोने की पीड़ा क्या होती है।

संश्लिष्ट शब्दों में कहा जाए तो महिला सशक्तीकरण एक ऐसी विवेकपूर्ण प्रक्रिया है जिसमें नारी की अतिमहत्वाकांक्षा उन्हें ना सिर्फ अंधेरो में गुमराह कर सकती हैं बल्कि अपराध की दुनिया के दरवाजे भी खोल सकती हैं। नारी की प्रगति और उन्नति के लिए किए गए प्रयास आज प्रेरणा- स्रोत बन गए हैं, क्योंकि नारी अगर प्रेरणा है तो जीने का सहारा भी। जिंदगी के रंगमंच पर नारी हर किरदार की भूमिका निभाकर अपनी प्रतिभा का लोहा मनवाती है। यह एक ऐसी कविता है जो शब्दों को रूप देने का जज्बा ही नहीं सामर्थ्य भी रखती है। नारी में वह समझ और सूझबूझ है जिससे वह घर परिवार के अलावा बाहर भी अपनी एक अलग पहचान कायम करती है। अपनी जिम्मेदारियों के प्रति ईमानदारी, नारी की पहचान है। वह निराशा में आशा का संचार करती है। पुरुष की कठोरता के साथ नारी की कोमलता का सामंजस्य ही जिंदगी को खुबसूरत बनाता है। जिस दिन नारी प्रगति के नाम पर शरीर को हथियार बनाना छोड़ देगी, अन्याय के विरोध में अपनी अस्मिता के गौरव को बचाने हेतु अपना

एक कदम भी आगे बढ़ाएगी तो उस दिन वह सम्मान और स्थान उसे स्वयं मिल जाएगा। तब शायद उसे किसी भी सशक्तीकरण की आवश्यकता नहीं होगी। किसी ने सच ही कहा है कि-

“ममता है मां की, साधना, श्रद्धा का रूप है लक्ष्मी,
कभी सरस्वती, दुर्गा अनूप है
नवसृजन की संवृत्ति, की शक्ति है नारी
परमात्माओं की प्रकृति की, अभिव्यक्ति है नारी
नारी है धरा, चांदनी, अभिसार, प्यार भी
पर वस्तु नहीं, एक पूर्ण व्यक्ति है नारी।”

इन चंद पंक्तियों में ही नारी की समस्त चेतना, ऊर्जा को अभिव्यक्त कर नारी शब्द को पूर्णता प्रदान करने की बेहतरीन कोशिश की गई है। भारतीय दर्शन के परिप्रेक्ष्य में यदि हम देखें तो पाते हैं कि हर युग में नारी ने स्वयं के लिए सृष्टि एवं सृजन की पीड़ा को आत्मसात करते हुए अपने लिए विशिष्ट परिवेश का निर्माण किया है। इतनी जीवट प्रकृति की होने के बावजूद समाज का कोई कोना आज भी ऐसा है जहां नारी को सिर्फ वर्जनाओं में बांधकर ही नहीं रखा जाता है बल्कि काफी हद तक क्षण-प्रतिक्षण उसकी अवहेलना भी की जाती है।

ऐसी परिस्थिति में हम कैसे नारी सम्मान एवं सशक्तीकरण की कल्पना कर सकते हैं। यदि बढ़ते समाज की तरह समय के साथ महिलाओं को भी आगे बढ़ना है तो न सिर्फ पुरुष समाज को अपनी सोच बदलनी होगी बल्कि महिलाओं को भी अपनी सोच का दायरा बढ़ाना होगा और अपने विकास का मार्ग स्वयं गढ़ना होगा और उन पर चलते हुए अपने विकास एवं समृद्धि का मार्ग प्रशस्त करना होगा, तभी सही मायने में महिलाएं अपने सशक्तीकरण का मार्ग तलाश पाएंगी और उन पर चलते हुए सफलता की बुलंदियों पर चढ़ते हुए स्वयं तथा देश की प्रगति में अपना योगदान सुनिश्चित कर पाएंगी।

Hindu Daughters & The Equality of Rights in Ancestral Property

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Equal property rights for women in India have been a consistent demand of the women's rights movement in the country since Independence. Indian succession laws across all religions are based on the personal laws of the respective religions and have traditionally adopted unequal attitude at best and outright discriminatory attitude at worst towards women property rights.

Hindu women have consistently struggled to gain their rights over the ancestral property of their family especially in their natal family. This traditional lack of right of the Hindu woman in the family's ancestral property is rooted in the cultural bias in the ancient scriptures where Hindu women did not have religious ritualistic rights on par with their male counterparts. Hence under the Customary Hindu law, a woman was only entitled to Stridhan Property which constituted gifts provided to a woman at the time of their marriage. The concept of Stridhan Property degenerated into the social evil of Dowry due to the patriarchal overreach in our society and thus women even lost their limited property rights which were allowed to them under Customary Hindu law.

The Hindu Personal Law originated in Pre-Independence times on the basis of the Hindu scriptures. Since the Hindu Scriptures often had varying interpretations and conflicting opinions, the British in their quest for uniformity tried to partially codify the law laid down in the scriptures into Hindu Personal Law which dealt with matters like marriage, succession to property. The Hindu Personal Law recognized both intestate succession and testamentary succession among Hindus and covers succession regarding both joint family property and self-acquired property. However, local customary laws were given priority in the application of Hindu Personal Law. Hence, Hindu Personal Law could not be applied

uniformly and were subject to various interpretations. The British enacted the Women's Rights to Property Act, 1937 which conferred the limited right of succession to a Hindu Widow for the first time.

Hindu Succession Act 1956 (HSA):

After Independence the Indian Constitution came into force 26th January 1950 guaranteeing all Indian citizens' basic human rights like equality and freedom from discrimination on the basis of factors like religion, race, caste, gender and sexual orientation in the form of fundamental rights. However, one of the areas which was considered to be outside the purview of the highest law of the land was the Personal Laws. The Personal Laws covers the matters relating to the daily life of the Indians like marriage, divorce, guardianship and property. It varied in application based on one's religion and the customs in one's community. Moreover, the Judiciary took up the view that Personal laws in India cannot be tested against the touchstone of the Indian Constitution and the Legislature has the power to enact the laws on the matter.

The HAS retained the concept of Mitakshara Coparcenary except for the change that the coparcenary property shall devolve by survivorship upon the surviving members of the coparcenary. It replaced the Marumakkatayam, Aliyasantana and Nambudri systems by testamentary and intestate succession under the provisions of the Act. Further, it also brought changes to the Hindu Women's Rights to Property Act, 1937 which provided for limited estate to the woman over property. The HSA converted the concept of limited ownership to absolute ownership of women as provided under Section 14 of the HSA where it was provided that any property possessed by a female Hindu is held by her as full owner and not as a limited owner.

However, the HSA had limited the Hindu Joint Family property and its enjoyment to its male members. As a rule the interest in a joint family property devolved upon the male members of the Joint Family by way of survivorship and the coparcenary right was denied to the daughters of the family.

The only respite that was provided to the female members of a Joint Hindu Family was that in the event of death of her husband or father who was a coparcener, then his share under the joint family property shall be devolved by way of testamentary or intestate succession, as the case may be, and she can make a claim as a Class I legal heir of the deceased person.

The Hindu Succession Amendment Act 2005 (the 2005 Amendment):

The 2005 Amendment to Section 6 of the HSA recognised daughters as coparceners who has equal status to the sons in the joint family and thus equal property rights. However, the issue of retrospective applicability of the 2005 Amendment remained a lingering issue and the ambiguity was furthered by conflicting interpretations given by the courts.

In the case of Prakash v Phulvathi 2016, the Supreme Court held that the 2005 Amendment cannot be given retrospective application since the same is not provided in the legislation. Hence only daughters who were living and whose fathers were living at the time the 2005 Amendment was in force were considered to be coparceners. If the coparcener father had passed away prior to the 2005 Amendment coming into force then the daughter would have no right to coparcenary property.

However, in the case of Danamma v Amar 2018, the Supreme Court regarded the living daughters as coparceners with equal status as the sons even though the coparcener father had passed away before the 2005 Amendment came into force.

The decisions of the Supreme Court in the above cases have caused confusion as they seem to be in conflict with

each other. But the facts in both the cases are different as the former case interprets the rights of a living daughter of a living coparcener father viz-a-viz Section 6 of the HSA whereas the latter case does not envisage the same situation.

The question of interpretation of Section 6 of the HAS again came up before the Supreme Court recently in the case of Veenita Sharma v. Rakesh Sharma. In this case it was held that the amended Section 6 of the Hindu Succession Act, 1956 confer status of coparcener on the daughter born before or after amendment in the same manner as son with same rights and liabilities. Further, the right in coparcenary is given by birth to the daughter coparcener in the same manner as it is given to the son coparcener, it is not necessary that the father coparcener should be living when the 2005 Amendment had come into force. The decision in Prakash v Phulvathi was overruled and the decision in Danamma v Amar was overruled partially to the extent it is conflict with this case. With regard to the applicability of the 2005 Amendment, the Apex Court held that amended Section 6 is retroactive in nature and not retrospective. It operates in futuro as it is based upon the character or status that arose earlier. Hence, under the amended Section 6 the right is given by birth which is an antecedent event and the provisions operate with regard to claiming the rights on and from the date of the 2005 Amendment.

Conclusion:

Equality and Protection against Discrimination are the cornerstones of basic human rights. These are guaranteed to any Indian citizen irrespective of their caste, religion, race, gender or sexual orientation in the form of fundamental rights. Moreover, the Right to Property is also guaranteed to all Indian citizens in the form of a constitutional right. Granting equal status to Hindu daughters as coparceners and giving them the right to their ancestral property on par with sons would a small step in inspiring the long journey ahead to provide equal rights to Indian women in other areas of Personal Law across different religions.

"Women's empowerment is intertwined with respect for human rights"

- Mahnaz Afkhami

सपना



सीपिका सक्सेना

अधिकारी,
पिस्का मोर शाखा, रांची

अगर गौर करें तो कहानी तो हम सब में छुपी है। हर किसी की ज़िंदगी एक कहानी ही तो है, पर कुछ लोगों की ज़िंदगी की कहानी सच में दिल को छू जाती है।

कुछ ऐसी ही कहानी है लक्ष्मी की जो आईसीडीएस विभाग में करीब 10-12 सालों से एक सहायिका के पद पर कार्यरत है।

लक्ष्मी ने यूपी के एक छोटे से शहर बरेली में जन्म लिया था। उसके माता-पिता ने उसकी हर ख्वाहिश पूरी की थी। उसके मुंह से निकलने से पहले ही उसकी चीज़ सामने प्रस्तुत हो जाती थी। लक्ष्मी के दो भाई और एक बहन भी थीं, जिसमें लक्ष्मी उस घर में सबसे छोटी और सबकी लाडली थी। सब उसकी फरमाइश को हाथों हाथ लेते थे। लक्ष्मी पढ़ाई में भी अच्छी थी। जीवन में कई ऊंचे सपने देखे थे। लक्ष्मी लाडली होने के बावजूद भी काम में बहुत निपुण थी। उसे संस्कार बहुत अच्छे मिले थे। चाहे घर का कोई भी काम हो, वह काम कर दिया करती थी। घर के हालात अच्छे थे, पिता का सुनार का काम था, ज़िंदगी अच्छी तरह से चल रही थी।

लेकिन कहते हैं कि वक्त किसी का अपना नहीं होता, ज़ाहिर है कि इस वक्त ने लक्ष्मी का भी साथ नहीं दिया। लक्ष्मी के ननिहाल में एक शादी थी जिस में शामिल होने के लिए पूरा परिवार एक-साथ रेलगाड़ी से शाहजहांपुर जा रहे थे। चूंकि, लक्ष्मी के कुछ एग्जाम थे, इसकी वजह से वह नहीं गई और अपने ताऊ जी के घर पर रुक गई थी।

वहां शादी सब ठीक-ठाक हो गई और पूरा परिवार लौट रहा था। तभी खबर आई कि जिस ट्रेन से सब आ रहे थे उस ट्रेन

का एक्सीडेंट हो गया है और कोई नहीं बचा। एक पल में पूरा खानदान खत्म हो गया और बच गई लक्ष्मी जो अपने ताऊ जी के घर पर अपने प्यारे परिवार का इंतज़ार कर रही थी।

लक्ष्मी को जब इस बात की खबर मिली तो वह बेहोश हो गई। जब उसे होश आया वह अस्पताल में पड़ी थी। उसे किसी बात का होश नहीं था। ना खाती ना पीती, बस रोती रहती।

ले देके अब बस ताऊ जी का परिवार था जो उसका अपना था। लेकिन आखिर मां-बाप तो मां-बाप ही होते हैं। लक्ष्मी के दिल में उनके खोने की ग़म अभी तक बरकरार थी। अपने-आप को एक कमरे में समेट कर उसने कई महीने निकाल दिये। उसकी पढ़ाई भी छूट गई। लक्ष्मी आठवीं कक्षा के बाद पढ़ी ही नहीं, ना ही उसके ताऊजी या ताई जी ने पढ़ने के लिए कहा। उनके मन में यही था कि जल्द से जल्द उसकी शादी करा दी जाए और पाला छोटे। ताऊजी प्रेम करते थे लेकिन मां-बाप की तरह नहीं। लक्ष्मी सिर्फ एक ज़िम्मेदारी थी, जिसे उन्हें पूरा करना था, प्रेम कम और औपचारिता अधिक।

"अब तो इस घटना के घटे 4 साल हो गए हैं, लक्ष्मी की अब शादी कर देनी चाहिए, सोनी जी का लड़का भी बड़ा हो गया है, लड़की ढूँढ रहे हैं"। यह बात लक्ष्मी ने अपने ताऊ और ताई को आपस में बात करते हुए सुना।

उसे याद आया कि कैसे वह अपनी मां के सामने मज़ाक में भी शादी की बात सुनते ही लड़ जाती थी और घंटों बैठकर अपनी मां को अपने सपनों के बारे में सुनाती थी। अब न तो वह सुनहरी यादें रहीं और न वह सपने, अब शादी हो भी जाए

तो क्या फर्क पड़ता है, यह सोचते हुए लक्ष्मी रसोई का काम करने चली गई।

पास के ही मोहल्ले में एक सुनार, राम चरण सोनी जी का एक लड़का था मुकेश। बड़े बाजार में इनके सोने-सुनार की दुकान थी, ठीक-ठाक काम था। बस, बिछिया पायल बना कर काम चला लेते थे। शादी के बाद लक्ष्मी के जीवन में कुछ हद तक खुशियां लौट आईं।

जीवन अच्छे से चलने लगा और लक्ष्मी को एक बेटी हुई। लक्ष्मी ने उसका नाम रखा सपना। शायद यही एक सपना था जो लक्ष्मी का पूरा हुआ। मां-बाप के जाने के बाद लक्ष्मी टूट ज़रूर गई थी, लेकिन अब उसकी बेटी ने उसके जीवन में एक नया जोश पैदा किया था। अपने सपने को तो ना सही, लेकिन अब बेटी के सपने को पूरा करना चाहती थी।

लेकिन भाग्य के आगे किसकी चलती है।

मुकेश वैसे तो अपने परिवार से बहुत प्यार करता था, लेकिन उसकी कुछ बुरी आदतें थीं जिसके कारण वह गंभीर रूप से बीमार पड़ गया। बड़ी मुश्किल से दुकान ससुर चला रहे थे, उनकी भी उम्र बहुत ज़्यादा हो गई थी। बड़ी कठिनाई से घर चल रहा था।

कुछ पड़ोसियों ने कहा - "सपना का स्कूल छोड़ा दो, कुछ पैसे तो बचेंगे। आखिर अंत में तो शादी ही करनी है।

यह सुनकर लक्ष्मी उस वक्त कुछ ना बोली, लेकिन उसे अपने दिन याद आ गए जब हालात के आगे उसे अपने सपनों का गला घोटना पड़ा था।

लक्ष्मी टूट ज़रूर गई थी, लेकिन कमज़ोर नहीं थी। उसने निश्चय किया कि अब ज़रूरत पड़े तो खुद काम पर जाएगी, लेकिन अपनी बेटी को पढ़ाई से वंचित नहीं करेगी।

लक्ष्मी ने पड़ोस की सीमा भाभी को काम के लिए पूछ रखा

था, और 1 दिन सीमा भाभी ने उसे आईसीडीएस के बारे में बताया। वहां एक सहायिका की ज़रूरत थी। सीमा की चचेरी बहन मीणा के घर पर आईसीडीएस की स्कूल चलती थी, और लक्ष्मी की निपुणता को देखकर उसने उन्हें उसके बारे में बता दिया। लक्ष्मी अब मीणा जी के यहां आईसीडीएस में काम करने लगी। काम साक्षरता का था इसलिए लक्ष्मी को मन भी लगने लगा। अब लक्ष्मी की बेटी सपना की पढ़ाई नहीं रुकी। इसी बीच उसके पति मुकेश चल बसे।

अगले कुछ वर्षों में लक्ष्मी के सास और ससुर भी नहीं रहें। दुकान बंद हो गई, और लक्ष्मी के पास सिर्फ सहायिका का काम रह गया था। जीवन में गरीबी बहुत थी लेकिन सपने अभी भी बड़े थे।

सपना का स्कूल खत्म हो गया था। उसे अफसर बनने के लिए ढेर सारी तैयारी करनी थी और दिल्ली जाना था। दिल्ली के एक अच्छे कॉलेज में पूरी फीस की माफ़ी उसे मिल गई थी। अपनी मां की तरह वह भी बहुत होनहार थी।

सपना नहीं जाना चाहती थी लेकिन लक्ष्मी के दबाव की वजह से वह तैयार हो गई। यहां लक्ष्मी काम में लगी रहती थी और वहां सपना दिल्ली में अपनी पढ़ाई कर रही थी। सहायिका के काम के साथ-साथ लक्ष्मी कुछ और भी काम कर रही थी, जैसे- गृह उद्योग में काम करना और मीणा जी के पैकेट, मोमबत्ती, लिफाफे बनाने आदि जैसे महिला सहकारी कामों में हाथ बटाना।

कुछ साल बीत गए और लक्ष्मी की तबीयत खराब होने लगी। लेकिन उसने अपनी हालत सपना को ज़ाहिर नहीं होने दी। वह नहीं चाहती थी कि सपना की पढ़ाई में ज़रा भी कमी आए। सपना की परीक्षाएं पूरी हो गईं और सपना बरेली वापस आ गई।

सपना ने कई प्रकार की नौकरियों की अर्ज़ी दे रखी थी और कई सरकारी परीक्षाओं को भी दे रखा था। बस इंतज़ार था, कहीं से जवाब आने का। लक्ष्मी की तबीयत अब ठीक होने

लगी। दिन-रात सेवा करती थी सपना अपनी मां की।

लक्ष्मी ने अपनी बेटी को पढ़ाने के लिए कुछ बाकी नहीं छोड़ा था। बच्चे-कुचे गहने तक बेच डालें थे उसने। लक्ष्मी को इतना पता था कि वक्त कभी भी बदल सकता है, जैसे पहले वक्त ने लक्ष्मी का सब कुछ छीन लिया था वैसे ही वक्त सब कुछ दे भी देगा, ज़रूरत थी बस अपना कर्म करने की। एक संपन्न परिवार की बेटी लक्ष्मी आज एक खाट पर लेटी मानो अपने आखिरी दिन गिन रही थी। उसने अपना कर्तव्य पूरा कर दिया था और वह निश्चिंत थी कि सपना का कुछ ना कुछ अच्छा हो ही जाएगा।

सुबह-सुबह भागी-भागी मीना जी घर पर आई। हाथ में अखबार था और सांस फूली जा रही थी।

“लक्ष्मी, अरे ओ लक्ष्मी... तेरी बेटी कलेक्टर बन गई, यह देख तेरी बेटी का अखबार में रिजल्ट आया है”।

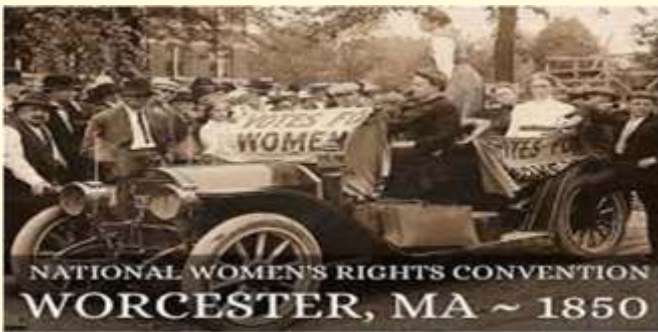
लक्ष्मी अखबार में अपनी बेटी का नाम एकटक देखे जा रही थी।

उसके आंसू अखबार को गीला कर गए। इस बार आंसू खुशी के थे। उसका सपना सच में साकार हो गया था।

DID YOU KNOW ?

The first national women's rights convention

The **first National Women's Right's Convention** met in Brinley Hall in Worcester, Massachusetts, on **October 23-24, 1850**. Some 900 people showed up for the first session, men forming the majority, with several newspapers reporting over a thousand attendees by the afternoon of the first day, and more turned away outside. Delegates came from eleven states, including one delegate from California – a state only a few weeks old.



The meeting was called to order by **Sarah H. Earle**, a leader in Worcester's antislavery organizations. **Paulina Wright Davis** was chosen to preside and in her opening address called for "the emancipation of a class, the redemption of half the world, and a conforming re-organization of all social, political, and industrial interests and institutions". The first resolution from the business committee defined the movement's objective: "to secure for [woman] political, legal, and social equality with man until her proper sphere is

determined by what alone should determine it, her powers and capacities, strengthened and refined by an education in accordance with her nature". Another set of resolutions put forth women's claim for equal civil and political rights and demanded that the word "male" be stricken from every state constitution. Others addressed specific issues of property rights, access to education, and employment opportunities, while others defined the movement as an effort to secure the "natural and civil rights" of all women, including women held in slavery.

The convention considered how best to organize to promote their goals. Reflecting its egalitarian principles, the business committee appointed a Central Committee of nine women and nine men. It also appointed committees on Education, Industrial Avocations, Civil and Political Functions, and Social Relations to gather and publish information useful for guiding public opinion toward establishing "Woman's co-equal sovereignty with Man".



Till Death do us Part

Suphala Kumari Manjeshwar

Ms Suphala Kumari Manjeshwar, a postgraduate in Botany, was a clerk in our Statistical Research Section. Later on, she joined as an Officer in the Bank of India. This article appeared in the First issue of Shreyas Magazine (Jan- Feb1974)



It was a Friday. You may wonder how exactly I remember that it was Friday. Very simple. It was Good Friday and a holiday for us. But I have forgotten whether it was a sunny or a rainy day. I am not a poet to feel inspired by the sun, moon, rain etc., even less prone to remember these details. I am a simple girl and the only thing that has remained fresh in my memory is that it was Friday and like Robinson Crusoe I met my Friday alias Philips that day.

I had just finished my shopping spree and was waiting for an auto near Janatha Bazar. Suddenly, I heard a male voice bellowing my name—(Suman, Suman...'. I turned round and to my utter surprise saw my old classmate Vijay standing by the entrance of the shop opposite. I responded crossing the road. Vijay introduced me to the owner of the shop— Agarwal, a friendly person. We had some casual talk over some tea. He told me that he had been transferred to Bangalore and was staying with this Agarwal, a family friend. Our talk then turned to my hostel life and office. I complained to him about the



boredom of hostel life. When we were talking, Agarwal was busy attending the customers.



All of a sudden I heard a voice singing “Ansoo Mari hai ye jeevan ki rahen”. All pathos and melancholy in that rich voice. Lord! I jumped in my seat. Vijay got up and walked towards the small door behind, pushed it open and beckoned me to follow him. Adjoining the passage there was a spacious room. Inside there was a crowd. Some were busy with their tools and some others chatting. There I saw him. The song stopped. 'This is my friend Suman—a good singer herself' Vijay introduced me to them. 'Suman, meet my friend Philips, a commander who is a versatile artist. You have already heard him singing'. Philips greeted me. At our request he was on with another song—Mere Jeevan sathi tumbi se mai hun pyasi, tumhe dekha main peheli bar. I felt shy in

front of them all. 'Manner less Goose', I said to myself. But somehow I took a liking to him. Handsome he was. There were some more songs at my request.

By the time he finished singing it was 10 p.m. I came out with a start. I was worried at the unpleasant prospect of facing the warden and giving her an explanation. Mr. Agarwal asked me not to worry and apologised to her over the phone. Philips accompanied me to the hostel. The warden with her big-rimmed glasses on her shapeless nose opened the door when I tapped. At first, she snarled and then became quiet on seeing Philips. As soon as I entered my room and closed the door behind me, my room-mates eagerly asked who my handsome companion was.

That was the beginning. The seed of friendship sown between us was growing steadily and I started wishing it to be an abiding fulfilment. Wherever I went, I started remembering Philips. Immediately after office, I would rush back to the hostel. Philips would be-there waiting and we two would go for a walk. Enchanting was his company. During the walks he would talk about something interesting or would sing in a low voice so that nobody except me would hear. The tree started blossoming; I was definitely in love with him. My hostel-mates looked at me with envy in their heart. But I could clearly see the flame of adoration burning in their eyes at the sight of Philips.

Then the trouble started. I started receiving complaining letters from back home. They complained that I had become very lazy and was not replying them promptly.

I could not keep the secret to myself for long. I wrote to my friend Anita that I had met the right type of match and a suitable life-partner. He had all I desired and wanted in my companion. I sent a copy of that letter to my uncle. He had boasted once that he would support my choice of any companion, no matter any caste. After two weeks, I received Anita's reply. She expressed her happiness. My uncle's letter came later. It ran to twenty pages. I could profitably publish a booklet on the Hindu

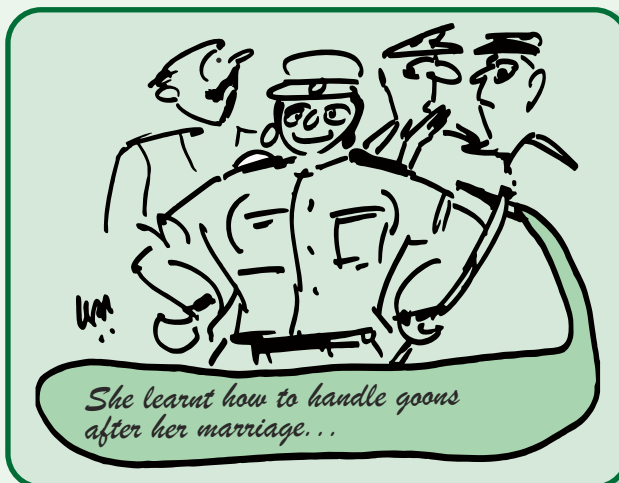
Dharma with its help. Even Shukanasa's sermon to Chandrapeda would have been briefer and more rational compared to my uncle's treatise against intercaste marriage, prophesising its fearful consequences etc. He further warned that he had informed my father about this.

A telegram soon followed from my father. 'Start immediately', it said simply. I applied for two days sick leave; sick I was very much. I did not know how to deal with Philips. My roommates told me that it was advisable to take Philips with me. I agreed. When we reached my place, nobody had come there to receive us. I felt very unhappy, yet I didn't lose my heart. I hired a taxi and headed towards home.

Hand in hand with Philips, I got down with my luggage. My father opened the door. He was trying hard to show he was calm. But I could sense his worry and anxiety from his voice. His eyes showed that he had hardly slept for days. I felt sorry, very sorry for him.



My niece, the cute chatterbox, came running. On seeing me she shouted 'Mummy, aunty has come alone' — Then she turned and asked 'Suman aunty, where's Philips about whom mummy and granny are talking about ?' Without a word I walked to the veranda and took out Philips Commander—my pet transistor; my friend in need about whom you must have felt anxiety so far and perhaps a tinge of jealousy. I turned on the volume and Philips started singing 'O mere sanam (suman) O mere sanam, do jism magar ek jan hain ham....'



Refer to "drawer" by:
K P Ramesh Rao



Punjab National bank, IIT Kanpur in Fin-Tech partnership

Punjab National Bank announced an alliance with Indian Institute of Technology (IIT), Kanpur & First (Foundation for innovation & Research in Science & technology), to jointly establish the Punjab National Bank- IIT Kanpur Innovation Centre at the IIT campus. Under this partnership, PNB and IIT Kanpur will set up a "Fintech Innovation Centre (FIC)" as a vehicle to research and develop technological solutions to address challenges and explore opportunities in the BFSI space. PNB intends to create new products/ solutions with technological innovations by creating a Fintech Innovation Centre at IITK involving IITK's experienced faculty members with the help of FIRS.

Digital payment ecosystem gets support worth ₹1,500 crore

The Union budget has earmarked ₹1,500 crore for a scheme to incentivize digital payments, which took off significantly in India following the coronavirus pandemic. UPI transactions witnessed a continuous rise, clocking close to 2.3 billion transactions in January, up from 2.23 billion in December. "There has been a manifold increase in digital payments in the recent past. To give a further boost to digital transactions, Top payment executives have said in the past that lack of monetization around digital payments in the country is stifling innovation and investments in the space.

Banks wrote off ₹62,000 crore of wilful defaulter loans, says RBI

Banks have written off almost ₹62,000 crore of loans of top 100 wilful defaulters as of March 2020, with Mr Jatin Mehta's Winsome Diamonds & Jewellery topping the list, helping them to show lower NPAs. Data, the Reserve Bank of India, shared with a Right to Information Act activist showed that Mr Mehul Choksi-owned Gitanjali Gems was the top wilful defaulter, accounting for ₹5,071 crore of NPA. Banks wrote off ₹622 crore of the firm's loans. Banks wrote off ₹3,098 crore of loans of Winsome Diamonds, ₹2,789 crore of basmati rice maker REI Agro, ₹1,979 crore of chemicals firm Kudos Chemie, ₹1,927 crore of construction firm Zoom Developers, and ₹1,875 crore of shipbuilding company ABG Shipyard. Loans written off for Kingfisher Airlines was ₹1,314 crore, the data showed.

One nation one ombudsman and a digital payment helpline for grievances

The RBI announced a slew of measures to strengthen grievance redressal and security features for users of digital payments in the country. They include setting up of an integrated Ombudsman platform, a 24X7 customer helpline to address payment systems related queries and outsourcing norms for payment companies availing services of third-party players for stricter monitoring. These measures were announced to strengthen and deepen India's digital payments network to gradually replace cash-based transactions in the country.

Debt recasts under RBI scheme at ₹1 trillion

Indian banks agreed to recast loans worth ₹1 trillion under a Central Bank scheme, significantly lower than what was originally anticipated, signalling an improvement in borrowers' repayment capability amid a rebound in economic activity. The Reserve Bank of India's one-time debt recast framework was aimed at helping stressed borrowers dodge pandemic-related defaults by allowing them to defer payments, among other steps. So

far, 16 private and Public Sector Banks have disclosed the quantum of loans they have approved under this programme. However, the majority of the ₹1 trillion worth of loans are to be restructured as banks have time till 31

March for retail and small business loans, and till 30 June to implement requests from the corporate sector.

RBI allows retail buyers to open gilt accounts

Retail investors can soon buy gilts, both in the primary and secondary markets, by opening accounts with Reserve Bank of India. While the move is reformist, experts noted the initial response may be lukewarm, given gilt funds offer reasonably good returns with indexation benefits if held for over three years. "Unless primary dealers offer liquidity or the trading volumes on the stock exchanges go up meaningfully, savers may not want to lock themselves into the product for long tenures," they said. The experts added that this is one reason fixed deposits are popular. The total AUM in gilt funds is just about ₹20,000 crore. Currently, the process of buying gilts is cumbersome since these are issued via the Securities General Ledger. However, a direct account with the central bank would make the process easier.



BANKING NEWS

SBI eyes aircraft leasing business

State Bank of India is looking to enter the aircraft leasing business in India, a senior official at the country's largest lender said. The government, in the budget for 2021-22, had announced incentives for aircraft leasing companies to open offices in the Gujarat International Finance Tec-City (GIFT City), an international financial services centre, near Ahmedabad. SBI is looking for a foreign partner for the proposed venture, people familiar with the development said. "SBI does not have the expertise of running an aircraft leasing business and the bank is looking for a foreign partner that has the expertise in the sector," one of the sources said on condition of anonymity

SBI General and IOB join hands for bancassurance

SBI General Insurance and Indian Overseas Bank have signed a bancassurance agreement for distribution of non-life offerings. "Through the alliance, SBI General will offer a range of general insurance solutions and innovative products to IOB customers," said a statement on Monday. "IOB's extensive reach in Tamil Nadu region will help in wide distribution of products to customers in the region.

Cryptocurrency ban to be made explicit

The government will soon introduce a Bill in Parliament that will explicitly ban private cryptocurrencies such as bitcoin, as it concurs with the Central Bank that enabling private parties to toy with currencies can potentially threaten the stability of the financial sector. But the Cryptocurrency and Regulation of Official Digital Currency Bill, 2021, will facilitate the launch of any official digital currency and bolster an ecosystem around it. The Reserve Bank of India is close to rolling out such a currency. While senior government officials and RBI have always made their opposition to private cryptocurrencies clear, the Bill will be brought in to provide a solid legal backing to the ban and is expected to remove any ambiguities around it.

NBFC set to grow by 93.5% in FY 22

India Ratings and Ratings (Ind-Ra) has maintained its stable outlook on retail Non-Banking Finance Company (NBFC) and Housing Finance Company sectors for FY22. Improved system liquidity and strong capital buffers have boosted loan disbursements, the ratings agency said. Ind-Ra has also maintained its negative outlook on the wholesale NBFCs, as they continue to face significant

asset-quality challenges and increased competition from banks. Among NBFCs, Ind-Ra has maintained a negative outlook on NBFCs offering commercial vehicle loans, loans against property, and small microfinance institutions, and a stable outlook on housing financiers, tractors and gold financiers for the next financial year. The rating agency expects non-bank lenders to grow by 9.5% year-on-year in FY22, whereas growth for housing finance companies would be around 10% year-on-year, higher than the expectations of 4-5% and 6.5%, respectively, for the fiscal year 2021

Education loans from NBFCs may not qualify for tax deduction

Education loans taken from Non-Banking Financial Companies (NBFCs) may not qualify for a tax deduction. For a borrower to avail of the tax benefit, the financial institution must be notified by the government. "The regulations state that the loan should be taken from any bank, approved charitable institution or 'notified' financial institution. Borrowers can only avail the tax deduction if the loan is from NBFCs that the Central Board of Direct Taxes (CBDT) has notified," said Mr Naveen Wadhwa, Deputy General Manager, Taxmann, a research and advisory firm. The CBDT has notified only a select few NBFCs in this case. A borrower can get the deduction under Section 80E on the interest portion of an education loan taken for higher studies.

Axis Bank rolls out wearable contactless payment devices

Private sector lender Axis Bank has introduced wearable contactless payment devices that will enable customers pay on the go. Called 'Wear 'N' Pay', the devices come in the form of a band, key chain and watch loop, and are available at a fee point of ₹750. Customers can wave it at a PoS machine for transactions up to ₹5,000, beyond which a PIN is required to complete the transaction. It also offers features including 10 per cent cashback, offers across dining partners, and fraud liability cover of up to 100% of the purchase limit. "Axis Bank partnered with Thales and Tappy Technologies to design and create these products, which are exclusively available on the Mastercard platform," it said in a statement adding that it has become the first bank to introduce a new line of wearable devices that can be incorporated into existing accessories.

BANKING NEWS



अंतर्राष्ट्रीय महिला दिवस समारोह 2021 – प्रधान कार्यालय
International Women's Day Celebration 2021 - Head Office



Head Office

Canara Bank Securities Limited, a wholly owned subsidiary of Canara Bank, declared additional quarterly interim dividend of ₹4.32 crore for FY20-21 (in addition to ₹10.81 crore interim dividend already declared) during the Board Meeting of the company held through video conference on 18.03.2021. Sri LV Prabhakar, MD & CEO received Dividend Cheque ₹4.00 crore from Sri Debashish Mukherjee, ED of the bank & Chairman of CBSL in the presence of Sri U S Majumder, GM Sri Sandip K Sinha, AGM, & Sri T V Rao, Independent Director, CBSL.



Our Bank extended financial support of ₹25,00,000/- to Sri Jayadeva Institute of Cardiovascular Science & Research (SJICSR), Bengaluru for treatment of 250 Heart Patients belonging to poorest of the poor under CSR initiatives. Ms. A Manimekhalai, ED handed over the DD to Dr. CN Manjunath, Director of SJICSR on 19.03.2021 in the presence of Sri V M Giridhar, CGM, Sri M Paramasivam, GM, Sri A Ramalingam, DGM, Sri R V Pratheep, DGM, and other Hospital authorities.



LEARNING AND DEVELOPMENT VERTICAL

Sri L V Prabhakar, MD & CEO addressed the three day Faculty Conference at CIBM Manipal through online mode on 19.03.2021. Ms. A Manimekhalai, ED inaugurated the conference virtually and addressed the gathering on 18.03.2021. Sri Debashish Mukherjee, ED and Sri L V R Prasad, CGM also addressed the participants. Sri L V Prabhakar, MD & CEO released "Training Compendium 2020-22" and "Product Diary" on Virtual Platform.



BENGALURU

"Canara Swagath" an exhibition cum sale of products made by Women Entrepreneurs from all over Karnataka was organised on 11th and 12th February 2021 at Canara Bank Premises, Circle Office, Bengaluru. The Programme was inaugurated by GMs Sri S Venkataramana, Smt R Anuradha, Sri B Parshwanath, DGM and Smt Bhavani Mannan, AGM. Sri V M Giridhar, CGM handed over the participation certificates.



As part of CSR activity, Mandya Regional office donated water filter to Govt school of Siddaihnakoppalu. Sri Ramakanth Rao, AGM handed over the Water filter to school children. During the function

Dr. S T Ramachandra Retd GM of our Bank donated notebooks and pens to all the students. Sri S N Devraj Retd DCF, Mr Shivram, Head of school council, Teachers, students and village panchayat persons were present on this occasion.



BHUBANESWAR

Bhubaneswar, CO organised a Mega Retail Expo on 18.02.2021. Sri B L Meena, GM inaugurated the Expo. Reputed builders and car dealers of the area participated at the expo. Sanctions amounting to ₹ 49.09 crore towards Home and Car loan beneficiaries. Sri A K Singh, DGM, Sri K S Gupta, AGM Sri S. Rajasekhar, AGM, Sri Sushil Kumar C R, AGM, Sri S N Panda, AGM, other executives & officials from Local Branches and Marketing Officers were also present at the event.



Bhubaneswar CO organised "Canara Bazar" on 08.03.2021. The programme was inaugurated by Sri B L Meena, GM and he interacted with the participants. Total 12 SHGs participated from 4 districts and displayed their indigenous products.



GUWAHATI

A Mega Can adalat was organised by CO Guwahati on 25.02.2021 & 26.02.2021 at Circle Office, Guwahati & Shillong Main Branch. Sri M G Pandit, GM along with Sri Shaik Nazeer Ahmed, GM inaugurated the event. 275 accounts with Book Liability of ₹20.63 Cr were settled and spot Cash Recovery amounted to of ₹4.13 Cr.



On 04.03.2021, as part of CSR activity, CO Guwahati donated 25 Wheelchairs to Specially Abled Persons belonging to economically weaker section of the society who were affected by COVID-19 pandemic. Sri Sunil Kumar, AGM and other officials of AF&PS section of the Circle Office were present on the occasion.



HYDERABAD

Regional Office-III, Hyderabad conducted CSR Activity through Shamirpet branch for the inmates of Sri Sairam Old Age Home by distributing fruits, rice, dal & other essential items. Sri T Veerabhadra Reddy, GM, Sri Y Rananna AGM, Sri Srikanth SM, and Sri Nishanth, Branch In-charge, Shamirpet branch participated on the occasion.



KOLKATA

Ms A Manimekhalai, ED visited CO Kolkata on 23rd & 24th February 2021 and presided over the Business Strategy & Review Meet with Regional Heads, LCBs, ELBs, VLBs and sections of Circle Office. Executive Director, along with Sri Sandeep J Gaware, CGM and Sri T T Shivaguru, GM reviewed the performance of all ROs, ELB, VLBs.



HUBBALLI

The review meet of RAHs coming under Hubballi Circle was conducted on 02.02.2021. Sri G S Ravisudhakar, GM, Sri G Srinavas Rao, DGM and Sri K N Kulkarni, AGM, reviewed the performance. Top performing RAHs were rewarded.



MADURAI

Regional Office-II Hubballi celebrated International Women's Day in the office on 08.03.2021. As part of CSR activity, Sri K Sivakumar, AGM handed over hot and Cold-water dispenser to Sushanti Children's Home in Hubballi.



Madurai Circle conducted a "Mega Retail Expo" on 02.03.2021 in all its 11 RAHs. The Expo was inaugurated

at Madurai by Sri. R P Jaiswal, GM. Sri D Madhavaraj, DGM and Sri Menon Bhaskar Rajan, DGM, also attended the meet. Prominent builders, Vehicle dealers, DSAs, Panel Valuers & Advocates also attended the programme. Total loan sanctions amounted to ₹211 crore. In principle sanctions and leads generated were to the tune of ₹197 crore.

MANGALURU

Canara MSME Meet 2021 was conducted at Mangaluru Circle office Auditorium on 09.02.2021. The programme was chaired by Sri Yogish B Acharya, GM. Sri Bal Mukund Sharma, DGM Sri Raghava Naik, DGM Smt. Suchithra, DGM. Sri Gokul Das Nayak, Joint Director DIC and Sri Prakash Kalbhavi, President, Confederation of Indian Industry attended the meet.



CO, Mangaluru celebrated International Women's Day on 08.03.2021. Sri Yogish B Acharya, GM presided over the function. Dr Asha Jyothi Rai & Dr Sophia Zacharias were the chief guests. Smt S Suchitra, DGM,



Smt S Swarnalatha AGM, Executives & staff from CO, RO & nearby Branches attended the function. Canara Vidya Jyothi Scholarship were also handed over during the function.

MANIPAL

Sri. B Sudhakar Kotary, DGM along with Smt. Poornima N Rao, AGM inaugurated the new premises of Santhekadur Branch, Shivamogga Region on 26.02.2021. HNI customers of the branch and local Gram Panchayat officials were present during the event.



On the Occasion of "International Women's Day Celebration, on 08.03.2021, MIPD & PP Section, Regional Office Davangere organised a programme for distribution of Sewing Machines in association with Lead Bank Davangere at Rasmi International School Davangere. Sri G G Doddamani, DM and Sri Sushrut D Shastri, Lead Bank Manager addressed the students & staff and handed over the sewing machines to the Principal.



THIRUVANANTHAPURAM

A Mega retail expo was conducted at RAH Palakkad and RAH Cherpulassery on 19.03.2021. Sri C M Harilal, AGM and Sri A. Govindan Kutty, DM attended the expo. 24

Housing loans amounting to ₹3.55 crore and other Retail Loans amounting to ₹30 Lakh were sanctioned by Palakkad RAH. Cherpulassery RAH sanctioned 30 housing loans amounting to ₹4.32 crore and other retail loans sanctioned was to the tune of ₹1.35 crore.



VIJAYAWADA

Sri T Ramakrishna, AGM, inaugurated the agriculture Credit Centre (ACC) – Centralized Processing Hub for Agriculture Loans, on 01.03.2021 in RO Ongole. Smt U Rajeswari, Chief Manager Sri K Yugandhar, LDCM and other staff from RO Ongole were present on the occasion.



The Night Owl in Shining Armour.

She is a night owl with glistening eyes,
Perched in silver shining armour.
She is the soul of the midnight's silence
Sunk in musings of a poet's dream.

She is the ash that her fire had made
Gathering the strength to rise again.
She is the song on the strings of the moon,
Humming the tunes for the night birds to hear.

She is the armour that would shield herself,
Against arrows that may pierce and scar her skin.
She is her strength and soul companion,
The place she finds ultimate solace



Winnie Jagadamma Panicker
Manager
Gobichettipalayam Branch

Do you wish Mukti or Bandish for yourself ? A case for Financial Freedom for Females



Teena

Assistant Manager
Regional Office Pune

Mukti¹ and Bandish are friends since childhood. Both girls were born in close succession to next-door neighbours. Both went to the same school, and later to the same colleges for both graduation and post-graduation. Thus, both were professionally qualified. However, this is where similarities end.

While Mukti chose to pursue a corporate career, Bandish was soon married to an extremely successful businessman named Bandhan. While Bandhan did not demand any dowry, he wanted that Bandish should take care of the household. On their part, Bandish's parents spent a fortune at her wedding to make up for the obvious status-difference between the two families. Meanwhile Mukti found love in Moksh, a self-made professional. They met at work as members of a project and instantly developed a liking for each other owing to their shared values. After about two years of courtship, they got married in a simple wedding with their respective families in attendance. By this time, Bandish



had settled well at her in-laws and was already a mother of twin girls.

As time progressed, like all married women, both Mukti and Bandish faced several issues in their respective lives. However, their approaches and consequent outcomes differed considerably. Despite the affluence that Bandish enjoyed, it was Mukti who handled situations with much greater confidence. While there are countless variables at play, one significant factor was financial freedom, or lack thereof.

Parents' Pain

Bandish's parents were under a mountain of debt, having spent on her wedding way beyond their capacity. Since Bandish was financially dependent upon her husband, she was helpless. On the other hand, Mukti's parents, while financially disciplined, could not handle the spiralling medical bills. However, the medical bills were reimbursed by Mukti's employer. Further, being financially independent, she could also support her parents for most of their daily needs.

Democratic Decisions

Bandish, while well-provided, was in complete darkness about Bandhan's wherewithal. It never occurred to the couple to discuss money matters. On the other hand, since Mukti and Moksh were betrothed based on shared values, there was complete transparency in financial matters. All their decisions were taken after considerable deliberations, debates, and discussions. They jointly tracked expenses and managed investments together. They had nominations in place and had important documents placed in shared folders.

¹ While this piece is based upon real characters, the names used are symbolic. Mukti and Moksh, both could mean anywhere from freedom to salvation, whereas Bandish and Bandhan try to convey a sense of bondage and restriction.

Testing Times

Bandhan got seriously infected with corona virus and had



to be kept on a ventilator in a private facility. Having no awareness or access to financial documents including medical insurance policy, Bandish was neither able to avail cashless treatment, nor able to send the documents for reimbursement in time. Further, with business closed, it meant testing times for the family. On the other hand, while Moksh opted for work from home, Mukti used the lockdown to take a long-deserved sabbatical to study an advanced course in accounting. With their emergency fund and investments in place, this couple had a rather smooth sailing during the pandemic.

Alcohol and Abuse

With the debts and losses in business piling up, Bandhan took to alcohol. Suddenly, there was a clamour for a baby boy which “Bandish had failed to deliver”. Increasingly, her marriage started becoming a nightmare. However, having not invested in herself, though professionally qualified, Bandish was not able to come out of the

abusive marriage. On the other hand, adversity deepened the bond that Mukti shared with Moksh. They took times, both good and bad, in stride.

Mundane Musings

With this story based on real characters, I have tried to make a case for financial freedom for females. However, I do believe financial freedom is a goal worth pursuing for everyone, regardless their gender, marital status, and level of affluence. It is for men; it is for women. It is for unmarried, married, divorced, separated, and widowed. It is for rich and for poor.



All of us have a bit of both Mukti and Bandish in ourselves. What is it that we should seek to actively nurture? Do you wish Mukti or Bandish for yourself? I urge you to go, get your mukti, i.e., financial freedom.

*The empowered Woman
is powerful beyond measure
and beautiful beyond description
- Dr. Steve Maraboli*



Challenging Stereotypes

“Boxes are for objects, not humans”

- Abhijit Naskar, celebrated Neuroscientist and bestselling author.



Rupali Sarkar,

Economist- Divisional Manager
Strategic Planning and
Development Wing,
HO, Bangalore

The few words above speak tons about the need for constantly questioning status quo, thinking out of the box, redrawing frontiers and scaling new heights in this ever-evolving world. Coming to talk about this on Women's Day, there cannot be a more apt quote encapsulating the success of women in challenging the societal stereotypes and carving out newer horizons for themselves.

Since the inception of civilization and in modern era, women have constantly broken barriers and achieved success in newer and unexplored areas. Just to quote some “firsts” in the list of women achievement, as early as in 1608, Juliana Morell was the first woman to earn a doctorate degree and in India, Anandibai Gopalrao Joshi became the first female physician in the year 1887. In 1964 Jerroe Mock was the first woman to fly solo around the world and Durga Banerjee was the first Indian female pilot and captain of Indian Airlines in the year 1966. Kalpana Chawla was the first Indian woman who reached in space. Benazir Bhutto was the first female prime minister of any Muslim majority country and in modern times, Arunima Sinha is the first female amputee to climb Mount Everest.

While these achievements are epitomes of courage, perseverance and hard work and are worth celebrating a zillion times over, let these not cloud some not so encouraging facts about the still persisting gender biases across the globe and in our country in particular. In India, the adult (15+ years) literacy rate among females is just 59.3% as compared to 78.8% for males. The All India Survey on Higher Education released by the HRD ministry showed that the gender gap is very high in professional and technical courses like B.Tech, M.Tech, law and MBA programmes. In B.Tech, there are only 39 women per 100 men. In a report by Catalyst, “Women in the Workforce – India, 2020”, a glimpse of the still existing gender gaps in

employment are appalling. Women account for only 19.9% of the total labor force in India. The picture is even more discouraging if one looks at the top management jobs. Women account for only 13.8% of board directors of listed companies in India while only 3.7% of CEOs and Managing Directors of NSE-listed companies were women in 2019.

Bridging these gaps require a coordinated effort by every member of the society and the success of it hinges on well-designed measures by the policymakers, supportive institutional framework and a behavioral change by the society at large. Regulatory support, institutional support and community support, working in tandem, could be the three pillars of women empowerment. Gradual progress is already being made over the last few decades with regulations to allow women in hitherto considered difficult domains like defence but more needs to be done. On the institutional front as well, there have many positive changes coming with companies focusing on diversity and inclusion, thus aiding women participation in the work force and growth of the country. Finally, in terms of community support, it is crucial for the society to constantly challenge the exiting perceptions and stereotypes in terms of what women can or should do.

While a coordinated approach as discussed above can help in closing the gender gaps, the onus of this lies on women too. Every woman needs to challenge the stereotypes engrained in them, address the evils of prejudice and judgment, aim at greater heights and take pride in what one is doing.

It is when these stereotypes are challenged and broken, we will have a truly empowered world and there would not be any need to dedicate a special day to any gender.

राजभाषा अधिकारियों का 38वां अखिल भारतीय सम्मेलन

केनरा बैंक राजभाषा अधिकारियों का 38वां अखिल भारतीय दो दिवसीय सम्मेलन 08 एवं 09 मार्च 2021 को वीडियो कांफ्रेंस के माध्यम से आयोजित किया गया। सम्मेलन में श्री एल वी प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यपालक अधिकारी, श्री देवाशीष मुखर्जी, कार्यपालक निदेशक, श्री एल वी आर प्रसाद, मुख्य महा प्रबंधक, श्री आर गिरीस कुमार, महा प्रबंधक, श्री शंकर एस, महा प्रबंधक, श्री आलोक कुमार अग्रवाल, महा प्रबंधक एवं श्री एच एम बसवराज, उप महा प्रबंधक, प्रमुख रूप से उपस्थित थे।



अहमदाबाद

नगर राजभाषा कार्यान्वयन समिति (बैंक), अहमदाबाद की 68वीं बैठक में अंचल कार्यालय, अहमदाबाद को उत्कृष्ट राजभाषा कार्यान्वयन के लिए 'प्रथम पुरस्कार' प्रदान किया गया। अंचल कार्यालय, अहमदाबाद के महा प्रबंधक एवं अंचल प्रमुख श्री प्रणय रंजन देव राजभाषा कक्ष के वरिष्ठ प्रबंधक श्री राघवेंद्र कुमार तिवारी के साथ बैंक की ओर से पुरस्कार ग्रहण करते हुए।



दिनांक 10 फरवरी, 2021 को अंचल कार्यालय, अहमदाबाद के महा प्रबंधक श्री प्रणय रंजन देव के कुशल मार्गदर्शन में क्षेत्राधीन निकोल शाखा द्वारा ग्राहकों को गोल्ड लोन (कृषि स्वर्ण ऋण एवं गैर-कृषि स्वर्ण ऋण) उत्पाद की विस्तृत जानकारी देने हेतु एक रोड शो का भव्य आयोजन किया गया। इस अवसर पर अंचल कार्यालय के कृषि वित्त अनुभाग के प्रभारी श्री मनीष झा, वरिष्ठ प्रबंधक द्वारा ग्राहकों से सीधे संपर्क किया गया एवं उन्हें स्वर्ण ऋण के बारे में जानकारी प्रदान की गई।



जयपुर

दिनांक 06.03.2021 को अंचल कार्यालय, जयपुर के अंचल प्रमुख श्री पुरुशोत्तम चंद के कुशल मार्गदर्शन में क्षेत्राधीन पांच क्षेत्रीय कार्यालयों में 'मेगा केन अदालत' का आयोजन किया गया। क्षेत्रीय कार्यालयों द्वारा केन अदालत में 259 खातों में 11.17 करोड़ बकाया राशि के प्रकरण निस्तारित किए गए। इनमें से 9.15 करोड़ की राशि एकबारगी भुगतान के तहत निस्तारित की गई, जिसमें 1.18 करोड़ की राशि खाता धारकों ने केन अदालत के दौरान तत्काल जमा की।



चंडीगढ़

अंचल कार्यालय, चंडीगढ़ के महिला उद्यमिता एवं विकास केंद्र (सीईडी) द्वारा विभिन्न क्षेत्रों के महिला उद्यमियों को प्रोत्साहित करने के उद्देश्य से, दिनांक 11 फरवरी से 13 फरवरी, 2021 तक अंचल कार्यालय परिसर, प्लॉट नं. 1, सेक्टर-34 के सेमिनार हॉल में, 'केनरा उत्सव' नाम से महिला उद्यमियों द्वारा निर्मित विभिन्न उत्पादों की प्रदर्शनी एवं विपणन मेले का आयोजन किया गया। दिनांक 11 फरवरी, 2021 को अंचल कार्यालय, चंडीगढ़ के महा प्रबंधक श्री बी पी जाटव एवं आमंत्रित महिला उद्यमियों, श्रीमती हरजीत सोढ़ी और श्रीमती इंदु वर्मा ने इस प्रदर्शनी-सह-विपणन-मेले का उद्घाटन किया। इस प्रदर्शनी में महिला उद्यमियों द्वारा निर्मित विभिन्न प्रकार के हस्तकला उत्पाद, धागा निर्मित उत्पाद और खाद्य उत्पादों की प्रदर्शनी लगाई गई थी। साथ ही 'केनरा विद्याज्योति योजना' के अंतर्गत, चंडीगढ़ के सरकारी स्कूलों के अनुसूचित जाति एवं अनुसूचित जनजाति वर्ग की 16 मेधावी छात्राओं को छात्रवृत्ति भी प्रदान की गई।



लखनऊ

दिनांक 16.02.2021 और 17.02.2021 को माननीय कार्यपालक निदेशक सुश्री ए मणिमेखलै ने अंचल कार्यालय, लखनऊ का दौरा किया। इस अवसर पर उन्होंने ईएलबी, वीएलबी, खुदरा आस्ति केंद्र, एसएमई सुलभ और क्षेत्रीय कार्यालयों की व्यावसायिक रणनीति बैठक की अध्यक्षता की। दिनांक 16.02.2021 को कार्यपालक निदेशक ने अंचल और अंचल के अनुभाग प्रमुखों के कार्य निष्पादन की समीक्षा की। उन्होंने कारोबार में वृद्धि लाने और चतुर्थ तिमाही के लिए

निर्धारित लक्ष्य प्राप्त करने हेतु कासा, खुदरा ऋण, कृषि ऋण, एमएसएमई, उचित क्रेडिट निगरानी, एनपीए और एनपीए कम करने, डिजिटल उत्पाद, बेहतर एवं गुणवत्तायुक्त ग्राहक सेवा आदि बिंदुओं पर विशेष ध्यान देने का आग्रह किया।

दिनांक 17.02.2021 को अंचल कार्यालय, लखनऊ के अंतर्गत ईएलबी, वीएलबी, आरएएच, एसएमई सुलभ और क्षेत्रीय कार्यालयों की समीक्षा बैठक आयोजित की गई। बैठक में सुश्री ए मणिमेखलै, कार्यपालक निदेशक, श्री राजेश कुमार सिंह, महा प्रबंधक, एमएसएमई विभाग, प्रधान कार्यालय और श्री देवानंद साहू, महा प्रबंधक, अंचल कार्यालय, लखनऊ उपस्थित थे।



मुंबई

अंचल कार्यालय, मुंबई ने अपने 3 क्षेत्रीय कार्यालयों और 6 खुदरा आस्ति केंद्रों के साथ मिलकर 22 फरवरी 2021 को 3 स्थानों, वर्ली, वकोला और ठाणे में 'मेगा रिटेल एक्सपो' का आयोजन किया। श्री आर पी जायसवाल, महा प्रबंधक, खुदरा आस्ति विभाग, प्रधान कार्यालय और श्री पी संतोष, मुख्य महाप्रबंधक, अंचल कार्यालय, मुंबई द्वारा रिटेल एक्सपो का उद्घाटन किया गया। एक्सपो के दौरान कुल 211.69 करोड़ रुपये (क्षेत्रीय कार्यालय, मुंबई 1- 78.12 करोड़, क्षेत्रीय



कार्यालय, मुंबई 2 – 82.55 करोड़, क्षेत्रीय कार्यालय, ठाणे – 51.02 करोड़) का व्यापार हासिल किया गया। इस अवसर पर हमारे सम्मानित ग्राहकों को आवास ऋण, वाहन ऋण और शिक्षा ऋण संबंधी मंजूरी पत्र प्रदान किए गए।

दिल्ली

अंचल कार्यालय, दिल्ली अपने क्षेत्राधीन 10 क्षेत्रीय कार्यालयों और सभी शाखाओं के साथ दिनांक 06.03.2021 को 'सरफेयसी मेगा एक्सपो' का आयोजन किया। 'सरफेयसी मेगा एक्सपो' का उद्घाटन श्री शान्तनु कुमार मजुमदार, अंचल प्रमुख व महा प्रबंधक, अंचल कार्यालय, दिल्ली और श्री अभय कुमार, महा प्रबंधक, अंचल कार्यालय, दिल्ली द्वारा किया गया। इसमें श्री एम विजय कुमार, उप महा प्रबंधक, श्री तरसेम कुमार, सहायक महा प्रबंधक और श्री मनोज कुमार, मंडल प्रबंधक, अंचल कार्यालय, दिल्ली एवं अन्य स्टाफ सदस्य उपस्थित थे। सरफेयसी मेगा एक्सपो के दौरान 200 से अधिक संपत्तियों की प्रदर्शनी लगाई गई थीं और 10 वसूली एजेंटों ने सरफेयसी मेगा एक्सपो में भाग लिया। इस कार्यक्रम में 50 से अधिक शाखाओं ने अपने ग्राहकों के साथ भाग लिया। इस आयोजन में 50 से अधिक संपत्ति विक्रेताओं ने भाग लिया।



पटना

8 मार्च 2021 को 'अंतर्राष्ट्रीय महिला दिवस' के उपलक्ष्य में अंचल कार्यालय, पटना द्वारा विशेष कार्यक्रम का आयोजन किया गया। कार्यक्रम का उद्घाटन मुख्य अतिथि श्रीमती बीना कुमारी, आईपीएस, कमजोर वर्ग और महिला उत्पीड़न कक्ष द्वारा किया गया। इस कार्यक्रम में श्री के सी टुडु, उप महा

प्रबंधक, श्री बिनय कुमार, सहायक महा प्रबंधक, श्री उपेंद्र दुबे, सहायक महा प्रबंधक, श्री बी के सिंह, मंडल प्रबंधक, श्री एस के सिंह, मंडल प्रबंधक, श्रीमती काजल श्रीवास्तव, मंडल प्रबंधक और अन्य स्टाफ-सदस्य उपस्थित थे।



दिनांक 08.03.2021 को 'अंतर्राष्ट्रीय महिला दिवस' के उपलक्ष्य में महिलाओं के सम्मान हेतु क्षेत्रीय कार्यालय, मुजफ्फरपुर द्वारा विशेष कार्यक्रम का आयोजन किया गया। कार्यक्रम का शुभारंभ हमारे बैंक के संस्थापक श्री अम्मेम्बाल सुब्बाराव पै के छायाचित्र पर दीप प्रज्ज्वलन तथा पुष्प अर्पित कर किया गया। श्री रवींद्र प्रसाद, सहायक महा प्रबंधक व क्षेत्रीय प्रमुख द्वारा मुख्य अतिथि श्रीमती जूही प्रवासिनी, जिला विकास प्रबंधक, राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबार्ड) को पुष्प भेंट कर स्वागत किया गया। इस अवसर पर कार्पोरेट सामाजिक उत्तरदायित्व (सीएसआर) कार्यक्रम के तहत गरीबनाथ मूक बधिर संस्थान के बच्चों के बीच पाठ्य सामग्री, फल, पंखा एवं चादर आदि का वितरण किया गया। केनरा विद्या ज्योति योजना के अंतर्गत अनुसूचित जाति / जनजाति की मेधावी छात्राओं को छात्रवृत्ति प्रदान की गई।



आगरा

दिनांक 11.02.2021 को अंचल कार्यालय, आगरा में 'मेगा खुदरा ऋण एक्सपोजे' का आयोजन किया गया। इसका उद्घाटन श्री रवि प्रकाश जायसवाल, महाप्रबंधक, खुदरा आस्ति विभाग, प्रधान कार्यालय, बेंगलूरु द्वारा किया गया। अपने संबोधन में उन्होंने बैंक की विभिन्न खुदरा ऋण योजनाओं के बारे में लोगों को विस्तृत जानकारी प्रदान की। इस अवसर पर अंचल प्रमुख श्री एस. वासुदेव शर्मा, महाप्रबंधक, अंचल कार्यालय, आगरा ने बताया कि उत्तर प्रदेश के 15 जिलों को शामिल करते हुए केनरा बैंक, अंचल कार्यालय, आगरा की स्थापना की गयी है और इन 15 जिलों में से 09 जिलों में केनरा बैंक अग्रणी बैंक की भूमिका निभा रहा है।

कार्यक्रम में केनरा बैंक, अंचल कार्यालय के श्री कुलविंदर सिंह, उप महाप्रबंधक, श्री संजय कुमार सिंह, उप महाप्रबंधक, श्री कमलेश कुमार जैन, सहायक महाप्रबंधक, श्री आनंद कुमार श्रीवास्तव, सहायक महाप्रबंधक, श्री ए. रत्नाकरा, सहायक महाप्रबंधक के साथ-साथ श्री डी.एस. गोवर, उप महाप्रबंधक, क्षेत्रीय कार्यालय आगरा-1 और श्री नबीन कुमार नायक, क्षेत्रीय प्रमुख, क्षेत्रीय कार्यालय आगरा-11 भी उपस्थित थे।



अध्ययन व विकास केंद्र, आगरा में अंचल कार्यालय, आगरा के तत्वावधान में दिनांक 24-02-2021 से 25-02-2021 तक 'दो दिवसीय क्षेत्रीय भाषा (हिंदी भाषा) प्रशिक्षण कार्यक्रम' आयोजित किया गया। कार्यक्रम की शुरुआत अध्ययन व विकास केंद्र, आगरा के प्रभारी श्री आर के अग्निहोत्री के अध्यक्षीय संबोधन के साथ की गई। अपने

अध्यक्षीय संबोधन में उन्होंने प्रतिभागियों का क्षेत्रीय भाषा के महत्व पर मार्गदर्शन करते हुए प्रधान कार्यालय, बेंगलूरु एवं शीर्षस्थ प्रशिक्षण संस्थान, मणिपाल से प्राप्त दिशानिर्देशों के बारे में सभी को अवगत कराया। साथ ही उन्होंने "लोकल के लिए वोकल बनें" पर परिपत्र सं. 91/2021 के बारे में प्रतिभागियों को अवगत कराया। उक्त प्रशिक्षण कार्यक्रम में सत्रों का संचालन श्री विजय कुमार निषाद, प्रबंधक, राजभाषा कक्ष, अंचल कार्यालय, आगरा एवं श्रीमती मनीता, राजभाषा अधिकारी, क्षेत्रीय कार्यालय-1, आगरा द्वारा किया गया।



करनाल

दिनांक 19.02.2021 को अंचल कार्यालय, करनाल में श्री यू एस मजुमदार, महा प्रबंधक, सहयोगी व अनुषंगी विभाग, प्रधान कार्यालय, बेंगलूरु की अध्यक्षता में 'मेगा केन अदालत' का आयोजन किया गया। दिनांक 19.02.2021 को क्षेत्राधीन 6 क्षेत्रीय कार्यालयों - करनाल, रोहतक, गुडगांव, फरीदाबाद, पंचकुला और पानीपत में भी मेगा केन अदालत का आयोजन किया गया। इसमें 636 एनपीए उधारकर्ताओं ने भाग लिया। इस अवसर पर कुल 331 खातों का निपटान किया गया और रु.342.89 लाख की वसूली की गई। इस अवसर पर श्रीमती सी एस विजयलक्ष्मी, म. प्र. अंचल कार्यालय, करनाल व अन्य कार्यपालक उपस्थित थे।



पुणे

अंचल कार्यालय, पुणे द्वारा दिनांक 20 फरवरी 2021 को 'मेगा खुदरा ऋण मेला' का आयोजन किया गया। इस मेले का उद्घाटन श्री सुबोध कुमार, महा प्रबंधक, अंचल कार्यालय, पुणे के कर-कमलों से संपन्न हुआ। इस अवसर पर श्री बिभू भूषण प्रधान, क्षेत्रीय प्रमुख, क्षेत्रीय कार्यालय, पुणे-1, एवं श्री अनंत जलोन्हा, क्षेत्रीय प्रमुख, क्षेत्रीय कार्यालय, पुणे-2 के साथ-साथ पुणे शहर के सुप्रसिद्ध बिल्डर, कार डीलर एवं अन्य ग्राहक उपस्थित थे। इस मेले के उद्घाटन के दौरान अपने संबोधन में श्री सुबोध कुमार, महा प्रबंधक, अंचल कार्यालय, पुणे ने कहा कि बैंक के खुदरा ऋण कारोबार में वृद्धि करने एवं अधिक से अधिक लोगों तक बैंक की पहुंच स्थापित करने के उद्देश्य से इस ऋण मेले का आयोजन किया जा रहा है। इस अवसर पर उन्होंने केनरा बैंक के विभिन्न खुदरा उत्पादों जैसे-

आवास ऋण, वाहन ऋण, केनरा गैलक्सी, आदि की विशेषताओं से लोगों को अवगत कराया। सभी क्षेत्रीय कार्यालयों द्वारा इस अभियान के दौरान विभिन्न स्थानों पर खुदरा ऋण मेले का आयोजन किया गया।



Beautiful Soul



Bharathi D

SWO-A

Zonal Inspectorate
HO, Bengaluru

A Strength Unimaginable!
A Force Unbreakable!
A Surge Unstoppable!
Behold that's a Woman
- Unshakeable !

Wonder what ore she's made of
To anchor a heart as soft as a flower
And a mind as hard as steel.

A boon when born,
A flower that blooms with time,
A feather struck by thunderstorm and torn
And yet a fruit that sweetens life.

A mighty tree that takes in all the poison
To release whiffs of fresh air,
A single leaf that stands the rough weather
For a good reason-
To protect and nurture the sprigs
Under its care and concern.

Just to vanish into hollows unknown
After a long tread on stone and thorn.
A drop trickles down my cheek
As I pen this
A drop, in the ocean of tears
Shed by women from innumerable years.

Essence of woman



Meera G

SWO-A
 Review and Reporting Section
 RL & FP Wing, HO Bengaluru

What is the essence of a woman? Somebody said motherhood. I opine it's much much more than that. Swami Vivekananda said, follow your own highest ideal. Have you heard of Ms Arunima Sinha? After being thrown out of train by some dacoits, her spine fractured and one leg cut into pieces, she kept a goal of climbing Mount Everest! Well, I must tell you about Sneha. Sneha is my dearest friend. Apt to her name, she has a friendly nature.

When she became a widow at the age of 31 years, she being a P U C pass out, with 3 small kids (the last one was a male child of 6 years) and ₹300/- in hand, a dilapidated mud house to live, without a job or educational qualification, she made a goal of bringing up her children, providing them the best education, building them a nice house, giving them a very good life; all these were her husband's dreams. Yes, she fulfilled it! Now I call this a woman's essence!

Sneha hailed from a poor family. They had a single room for a house with an attached bath. Her father was a costume designer who had a great demand in film industry. He earned a lot of money but lost it in the craze of making movies. One-day feast and one-day fast was their lifestyle. Still her father, mother, two brothers and a sister were all very closely knit. Sneha got married at the age of 17 when she had just finished her P U C. Her husband Vibhu worked in a Bank. A year later she gave birth to her first girl child, followed by another baby girl, and a male child after 8 years of her marriage. Vibhu loved her passionately. Even now she relishes the sweet memories of 14 years of their romantic journey.

They could have lived a comfortable life but for the family problems. The responsibility of the household and the grand weddings of all four sisters fell on Vibhu's young shoulders. When he married off the last sister of the four, he was fully drowned in debt. He felt bad that he could not fulfill Sneha's desires but she was immensely happy in the shelter of his love and care. In the 14 years of their marriage, he never lost interest in her; not a day.

To improve their financial condition, she did many odd jobs. She took tuitions to primary school students. She opened a small shop beside the temple adjoining their house and sold

coconut, flowers and incense sticks to the devotees who came to the temple. But whatever little she earned could not suffice to clear even the interest portion of his loans. Vibhu stopped going to work for the fear of the money lenders. No work, no pay. Day by day their state of affairs worsened. While their children were craving for a mouthful of rice, her sisters-in-law were enjoying their riches. Her mother in law fell ill and Sneha had to accompany her in the hospital for three long months till her death, leaving her small children at home. Sneha's mother, sister and brothers stood by her, took care of her kids and supported her in tough times. They were all poor but there was no dearth of love.

Suddenly Vibhu had an attack of jaundice. Sneha begged him, "Vibhu, for God's sake stick to the doctor's advice. When you get well, I will prepare all goodies for you, but not now, dear."

But alas, he laughed it off. He was very fond of non-vegetarian food and had it often, which the doctor had told to avoid. He started to suffer from fever every month.

Sneha suspected danger; "Oh, God! I never asked you for riches. I am happy in whatever you have bestowed me. Please, please save my Vibhu!"

But no, he fell very ill. He suffered from fever for 2 days but wouldn't go to the doctor. That night when she was fast asleep, he silently got out of the bed and started vomiting blood, too much of blood! Suddenly she woke up and rushed to him. He was fast collapsing. Sneha's brothers came running at the news. They admitted him to the hospital. They borrowed money from all avenues and spent about ₹85000/- for his treatment. But no one can confront destiny. She finally lost her husband. He lived his life immensely as if there is no tomorrow and left this world hurriedly, leaving his beloved wife to cross the vast desert of life without a drop of love.

Even now Sneha shivers at the memory of those ghastly days. She couldn't sleep for three full months. She did not bother about money, her responsibilities, her little kids or the outside world. She had gone completely crazy in the memory

of her beloved husband who suddenly deserted her. She craved for his love; she felt half of her mind had gone with him. But she couldn't even stay in the comfort of tears for long; her kids were starving for bread, starving for love. The kids of her royal husband! He cannot be happy in heaven if his kids suffer.

She told to herself, "come on Sneha, get up and dress up. Get out of the house and get some food for your little angels."

Now came the real testing time. Has this society ever witnessed a situation where women harassed a widower for sex? But a widow, in our society, is considered as an easy prey by many gentlemen. One day a very close relative suddenly appeared at her doorstep. Wooing her with sweet words, all of a sudden he forced her to bed. Sneha kicked him out and banged the door shut. So many others were in the queue.

This is not a new thing to her. When she was a little girl of about 8-10 years, she was sent to her relative's house along with her siblings at night for sleep because her family was living in a single room. In the middle of the night, her relative, the man of the house sneaked towards her and started some mischief. She elbowed him so roughly that he whined in sharp pain. Next day morning Sneha begged her mother not to send her out at night. She understood and never sent her out at night again. Kids like Sneha who grow up in hardship will be really tough and stand their ground. It helped her to tackle this situation.

Sneha had a meager 300 rupees in hand and a loan of ₹85000/- when she lost Vibhu. She had to take care of the worthiest gifts of her late husband, her children whom she loved dearly. She re-opened the shop. The nearby shoppers blamed her for quoting lesser rates than them but Sneha was not greedy. They would pick quarrels with her in this issue daily. Another thing which she cannot bear to think of even now is that some loafers came near the shop at night and tossed obscene literature into the shop through the slits of the closed wooden shutters. She felt so humiliated that she closed the shop for ever. She started giving tuitions to children, designing the saree borders, putting bridal mehandi and what not. She had no time to think about herself, her desires, her ambitions, her beauty or even her health. She used to be deadly tired at the end of every day, but happy that she was able to keep the kitchen fire burning. Her kids clung to her in the fear of losing her love; they had lost self-confidence along with their father. After suffering like this for a year, she got her husband's job in the Bank on compassionate grounds!

Sneha's rich sisters-in-law, who never came all these days to see whether she and her children are still breathing,

suddenly rushed to her house and asked for a share in the house property.

The eldest of them said, "Sneha, don't be too greedy. You want to keep everything for yourself? You have got my brother's job, no? You will get a handsome salary every month. We four sisters will divide the house property amongst us. Don't come begging for that."

"Wah! Is it for these lovely sisters that Vibhu took so much pain, borrowed lakhs of rupees and got them married to rich families? None of them is suffering from poverty like me. Why don't they understand that these kids are their own blood?" Sneha thought bitterly. She begged them to leave the house to her; it was the only thing left now. She still had a lot of loans to repay; had the whole responsibility of the kids on her shoulders. Finally, they agreed to leave the house for her, only after grabbing a handsome amount, which again she borrowed from outside.

The new innings of her life started. With a burning sorrow in her heart, with a very little knowledge of English and Hindi, with a great fear of the sophisticated world of her workplace she stepped inside the Bank. She worked really hard. She would learn new things, sit late and finish her work, was obedient to her senior colleagues. Slowly she made a name for herself. Still some people would make a face, "oh, it's her! She got this job on compassionate grounds!"

To prove herself, she took promotion test and got through. While doing all this, she did not neglect her kids. She gave them very good education. People had advised Sneha to marry off the girls at the age of 14 and 12! But she had promised them good education. Both her daughters are MBAs! Sneha never accepted the gender discrimination of the society. She taught her girls absolutely everything! Studies, cooking, singing, swimming and what not! Even changing the tire of their vehicles! Her elder daughter always makes fun of her mother, "Look at that, mom! The horlicks ad! Hey, dear, they got this idea from you!"

She married off her girls off with dignity. One of them works as a Bank Manager. Another one, a multi-talented girl is shaping her career as a painter, an actor, an entrepreneur amongst many other things! Sneha's only son finished his MBBS, doing MS in Orthopedic Surgery in an esteemed college.

Being a woman is not easy; being a mother is even more difficult; being an honest worker, a caring mother and a dignified lady who holds her head high is the true essence of a woman, isn't it?



Panchataara



Bharathi D

SWO-A

Zonal Inspectorate

Head Office, Bengaluru

This is a sweet delicacy made by a combination of 5 individual full fledged sweets. All these five sweets are blended to make a very unique and delicious mouth watering delicacy.

First, we shall proceed with the preparation of these five sweets:-

- 1) **VANILA CUSTARD:** Mix 3 tea spoons of custard powder in half a glass of cold milk and keep it aside. Take 200 ml of full fat milk and bring it to boil. Add 6 tea spoons of sugar to it. Then add the milk with custard powder dissolved in it. Boil for a few minutes till it thickens and attains gravy consistency. Allow this to cool down completely.
- 2) **CARROT HALWA:** Grate three fresh and juicy carrot and boil it in milk. Alternately you can pressure cook the grated carrot in milk in a pressure cooker. Add sugar to this and cook till it reaches a thick consistency. Add raisins to this and allow it to cool down completely.
- 3) **VERMICELLI:** Cook roasted vermicelli in milk . Add sugar to this and cook it to thick consistency so as to form an easy- to- spread layer. It should NOT be of flowing consistency as in the case of vermicelli pudding.
- 4) **BEATEN RICE:** Cook beaten rice in milk along with sugar and grated copra. Allow it to cool down completely.
- 5) **MINI JAMOONS:** Make sugar solution with a drop of vanilla essence added to it. Make mini jamoons and soak them in the sugar solution. Remove the fully soaked jamoons and place them in a plate and allow them to cool down completely.

Take a flat botton vessel and place some tea rusks in it. Arrange the rusks in such a manner that the flat bottom of the vessel is completely covered with rusks. Now pour the custard milk over the rusks slowly using a ladle. Allow the rusks to absorb the custard milk. The custard milk should be just sufficient to cover the rusks, not overflow. Now spread the carrot halwa neatly and evenly on top of the soaked rusks. Spread the thickly cooked vermicelli on top of the carrot halwa . At this stage, you can even sprinkle some tutti-frutti on the top of the vermicelli layer. Press gently the tutti-frutti into the vermicelli layer using the ladle. Spread the cooked beaten rice on top of the vermicelli layer. Now pour a second layer of custard milk on top and drop the dry mini jamoons into them to form the topmost layer. Refrigerate this for two hours. Remove from the refrigerator after two hours, garnish it with pieces of pista and badam, cut the sweet with the help of a knife and serve it chilled. Alternatively, you can demark each layer soft sweet with a layer of custard. This also goes to form a delicious mouth watering delicacy. As the final product is a combination of five individual sweets, it's named **PANCHATAARA**.

Roads out of bounds



Mini Augustine

Senior Manager
R O Kottayam

Sharing road space with men wasn't easy for women earlier as it is now. Even though in accidents or in a breakdown, men voluntarily came to the rescue of women, women drivers then were considered a disruption to traffic, so are they today! To err is human, but for a woman to err is considered natural! If she erred on the road, it simply was because she didn't know to drive! Men normally did not acknowledge the driving skills of a woman however good she may be at it. So she is taken to lightly when she desires to go on a long road trip!

Accidents are after all accidents. Unpredictable and unwarranted, nobody wished for it. But when it happened, and if a woman was involved, then clearly it was her fault! "Have no doubt, she doesn't know to drive!" Or 'she is a rash driver!' And her expertise lay razed to ground, all in a moment!

As a rider as well as a driver, I too have had my own hits and misses, most of them embarrassing to say the least.



Soon after an accident there is a trial on the spot and "the woman invariably is judged as at fault!"

Kolkata is the best place if you wanted to sharpen your driving skills, because the narrow roads and the yellow taxis there would give you the best ever driving lessons for free! Also, the line parking is an art that you can master best in Kolkata. On my first drive to work in Kolkata, I was passing through one of the busiest streets and was in the midst of a traffic chaos when my car rammed the one ahead. In the impact, the other car's bumper ripped apart. The owner came out shouting in chaste English that sounded to me like a war cry. "Sergeant, just check this woman. I am sure she doesn't have a license". His anger was appreciable but not the allegation! The sergeant came over to me and I hesitantly showed him my DL issued in Tamilnadu fearing that the angry man would call it bogus. Meanwhile, I tried to talk to the owner offering to repair his car, but he was too furious to even hear me. Instead he challenged me that he would drag me to court! The FIR filed, I took to my FB to relate the incident. Next day I went to the police station to enquire about my case all the way calculating the number of days I would have to take leave from work to appear before the magistrate. To my surprise, I found the case withdrawn. To this day it is a mystery, what had changed the man's mind! Was it my post!

A mob reaction is something I hadn't seen before until the day my car, caught up in traffic got rammed by a bus. The bus was overtaking another stationary bus and encroached deep into the opposite lane to hit my car. After that the bus went a few meters ahead as if nothing had happened and halted to pick passengers. I found a

huge dent on the passenger door of my car while the bus driver was sitting coolly in his seat. So I walked up to the waiting bus and confronted the driver. He pretended not to even hear me. As was the practice in the place, the front half of the bus is reserved for women. None of them had actually even realized the hit but cried out in unison that I had been driving fast and had rammed into the bus. They even certified the driver as innocent! Soon a huge crowd gathered and the stage looked like a village panchayat. The taxi driver whose car was in front of mine tried to mediate for me stating he had witnessed the entire episode and the bus driver was at fault. But his voice simply got drowned leaving me aghast and angry. My brain cried out “FLEE” and I did just that!

Two wheeler rides in cities are usually very risky. Many people had out of 'sincere' concern for me asked me to give up my bike and take to something smaller! A smile in return was a lot better option for me than arguing! One day I crashed on the road while returning from work as I had lost control of my bike while avoiding hitting a woman. A crowd emerged from nowhere. As I was trying to pick my bike from the road and park it, a crowd encircled me, as though I would scoot the place and somebody mumbled, definitely she didn't have a license. “Hey! Stop there, if it were a man, did you say the same of me then? How dare you discriminate?” I stopped short of exclaiming. 'When in a mess, better keep your mouth to yourself!' I practiced this most of



the time during accidents! Instantly a panchayat was formed and I was tried! The verdict was that I was rash riding without a license and had hit the woman. There was many a soul to help the woman and some of them promptly led her to a hospital after pocketing the compensation from me. I continued to stand leaning on a car parked close by for support as I was to learn later that 2 ribs were broken. My forearm too was badly bruised leaving me with a permanent scar. Soon everyone but one had dispersed into the dark. The sole sympathizer told me that my arm was very badly injured which I hadn't noticed until then! Thankfully my helmet had saved my head and face that day. Soon an ambulance arrived looking for an accident victim presumably ushered by someone from the crowd. I called out to him aloud, 'the injured woman has already left, and you can take me instead!'

Walking like a zombie I boarded the ambulance. The paramedic observed that my rib must be fractured. Amidst the pain, I enjoyed my first ambulance ride with the screaming siren on and the traffic making way as we passed through the very street and the shop that I was to shop at!

Falling from a bike is part and parcel of riding. However good a rider the woman may be, after a fall, she should be prepared to face embarrassing questions like, why do you have to ride a heavy bike? Can you not ride a scooter instead! Though annoying, such questions have only one response from me, a smile! Sometimes it can be annoying trying to retrieve your bike from a parking



mess especially if many curious eyes stay glued on you. Such looks could unnerve you that you may drop your bike or yourself or both! A woman needs to endure this and much more if she has to share biking space with men. Sometimes the male riders came riding so close to the female rider that she could lose her balance. Ignoring them and pretending they didn't exist is the best remedy in my view.

'Isn't riding very boring?' Some people asked me. How can it be if you took interest in the wide range of responses you got from the other road users! Until recently biking was the forte of men and so very few women had taken to riding seriously. During those days a woman riding past would have made heads turn. Lately women have been increasingly taking to riding bikes, perhaps as a mark of empowerment, and men seem to have retracted to scooters in revenge! Call it a gender transgression if you like!

Be it driving or riding, nobody has the patience when it is a woman in the driving seat. Like the Auto rickshaws, women drivers too are viewed with contempt, the former for ruthlessly shoving others aside, while the latter for stubbornly observing speed limits! But even the auto rickshaws everywhere and taxis in Kolkata feared women on or behind the wheel!

Someone meekly following a car would sense his patience climbing up the wall when he noticed it was a woman clinging on to the steering wheel as if it were her dear life and following scrupulously the lessons

learnt at the driving school! The look on the faces of the overtaking vehicles is what you should learn to ignore! If ever you got to watch their expressions from the corner of your eye, you could've seen the "No wonder!" clearly written all over the wicked grin on their faces. And if you thought only men made those expressions, you are mistaken. Women are far more demeaning!

Ask the traffic cop and he would vouch that women observed traffic rules better than men, due to which accidents involving women were rare. But the next time that you ventured out on road, watch how safe a distance the other road users maintained with the vehicle when they realized it is a woman at the wheel. Women thus enjoyed greater liberty to veer in any direction she wished without being hit!

Driving schools exclusively for women hasn't succeeded because, whatever the empowerment, women themselves didn't approve of a woman trainer unless owing to compulsion. They have always felt better trained and more confident under a male trainer. Post the driving lessons, women needed motivation especially from the male members in the family to drive. Many a woman didn't touch the wheel after the lessons for want of family support. Furthermore, a woman's greatest fear of driving is a probable breakdown in the middle of the road. Such threats are rare these days with modern vehicles when maintained well. The rising number of women drivers proved beyond doubt that during an emergency, help was easy to come from strangers, especially men.

Despite being a woman, I preferred to ask men rather than women for directions on route, as the probability of getting to the destination was better! A man can direct you like the present day google map, about how long to go and what to watch out before you took a turn! I remember with gratitude the occasions when I had lost my way in remote parts and strangers had led my vehicle like they were leading a convoy all the way to my destination. Definitely they wouldn't have done this for a man!

Maha (or Jhansi Ki Rani)



Padma Lakshminarayanan
Chief Manager
Nanganallur Alandur C A C

PREFACE

Sirf hangama khada karna hamara maqsad nahi hai, Hamari koshish yeh hai hamari hasrat yeh hai ki seerat badalni chahiye.

(Our motive is not to create a ruckus, our attempt is that trend should be changed)

A woman faces discrimination & suppression from the time of her birth and she is harassed at every step, every stage of her life. Though she is born with potential, she has to prove her mettle & she is pulled down in every venture.

Here is the story of MAHA who had to fight against all odds and was also nicknamed Jhansi ki Rani.

The meeting was arranged at Clark's inn at Ghaziabad, CEO Mr JD was to preside the meeting. All strategic outlets were invited. One thing Maha liked about the meeting was Clark's inn hotel's food. She didn't want to attend the meeting as she was avoiding JD like plague. They had worked together when he was in the managerial cadre. The meeting started 9:00 am sharp and JD's bak was started as well. Maha had decided if JD were going to attack her personally, she would take her bag and disappear like Amitabh did from the court room in one of his movies. JD went non-stop into self-praise mode—your CEO is asking to do this why do you fear, your CEO this, your CEO that.

Then they started to play videos related to self-motivating tips, bravery and the like: A powerful motivational video by Sandeep Maheshwari who started his video saying : Na pooch meri manzil kahan

hai, Abhi toh Safar ka Irada Kiya hai, Na hare hain na harenghe kabhi,yeh kisi aur se nahi wada khud se kiya hai.

(Don't ask me where is my destination, for now we have just intended to start, we have neither lost nor never will lose, I have promised this to none but myself).

Followed by videos of people overcoming their challenges, next was about a female crippled while mountaineering and now she has climbed the Mount Everest. After playing of these kinds of four or five videos, JD got up and started to announce. Now we have come to the moment all have been waiting for – the performer of the year award, All of you had heard in the videos about how people have struggled to achieve their goals even after their disabilities / handicaps / restrictions etc and how they have overcome successfully in their endeavours and came out as winners. I would like to call upon stage – one among us who has been through similar challenge /struggle and also I announce her as the performer of the year –all of you please welcome on stage Ms Mahalakshmi Iyer, “Madam please share with us how you could overcome what you had undergone”

Maha was shocked to the core. She never expected the award (there were too many yes sirs and no sirs eyeing for the award) and that too from JD who was extremely biased against her. Slowly she walked to the stage. Held the mike and started: Greetings to all, It is a huge honour for me to receive this award for being the performer of the year. I am deeply honoured by my

superiors for this recognition of my work. First of all, this award goes to my team as well who have always supported me.

As Mr JD has asked me to share my challenge /struggle and how I could overcome it. I would like to say that due to brain injury few years back my right side was paralysed –bed ridden, unable to walk, unable to help myself. All help I had was my home maid and a nurse. After being in bed for a month and a half, I had to face an interview for promotion to the next grade. With the help of the nurse and my younger sister, I could reach the interview centre and I struggled to put my signature on the attendance register. I slowly went inside the interview room holding the nurse's hand as I always had fear of falling down after the injury. The first question the board asked me was “How do you rate yourself as outstanding? I went blank. There I was unable to sign the attendance register – how do I justify my outstanding rating? The head of the board was Mr Kofi who was working in the same office I was as IT head and he has seen me in better shape and health. At this point of time, all I had wanted was confidence in myself and not promotion.

I improved day by day. There are people in the world who stand by you in every situation. I thank all those who helped me in my initial days when my right hand moved slowly and my eyesight was not coordinated. I have to mention Mr Virav who would do all my work and would give me a small bunch and say “itna kar lo kafi hai” (you finish this much its sufficient). At the same time there were people – all they want is letting down people. One Mr Sandy (Mr Virav's friend) would do my work and demand Chhole Bhature daily for doing my work. I didn't mind buying Chhole Bhature but had put an end somewhere. I told him not to do my work and Mr Sittu head of our Dept said “you are unable to complete your work and you are fighting with this guy how are you gonna manage? There were people (JD she thought in her mind) who went and requested the higher ups for removal of me from the unit due to my initial inability (JD gave her a stern look).

I had learnt about all the short cut keys, as I could not hold the mouse with my right hand initially. I can never forget Mr Sittu shouting every hour “madam ho gaya? And one day at 6:30 pm he handed me one list containing 100 entries &my eyesight giving away I could finish the task by 8:00 pm. That day I cursed him like hell. Then this was the same Sittu who at the time of his transfer handed over his seat work to me and sandy the Chhole Bhature guy had to report to me and he was so frustrated with this.

Mr A T Sham ji, who is sitting alongside our CEO, always had problem with functioning of my unit. I stopped calling his office and did some self-counselling. Sitting alone inside my cabin I told myself “If I could manage such huge work when my right side was paralysed, then what's with me now I am hale and healthy – what's the issue now? I called my two key officers –we drew out a plan which worked so well that Mr A T Sham started referring to our unit and that if they can do why can't you?

She could spot Mr Jona from the stage who tried false allegations/cooked up stories against Maha in order to drive her out of his team. He even made a complaint against her and when she explained her view of the story Mr Jona was removed from the team.

The story of struggle is never ending. Lastly I would like to say – What is our demand?? “A little respect, Why should we tolerate humiliation? Do we deserve? Not to discredit what we have done. Why are we considered less? Why are we suppressed? Is this because we are soft targets?

Thank You.

She stepped down the dais amidst great applause.

“When stormy winds of life threaten to knock you down, may you have the courage to spread your wings and fly”

- Lance Wubbels.

औरत होना कहां आसान है



मोनालिसा पंवर

ए.खि.प.

जोधपुर पाल रोड, एलआईसी सी ए शाखा

एक औरत होना कहां आसान है,
इसी पर तो टिका सारा जहां है,
कभी प्रेम की मूरत बन जाती,
कभी अपने काली स्वरूप से बुराई को डराती,
उसकी हर छवि कितना महान है,
औरत होना कहां आसान है।

छोड़कर सब कुछ बाबुल के घर से विदा हो जाती,
एक रात में वह एकदम से बड़ी हो जाती,
सोचती छोटे-बड़े सबके बारे में,
हृदय उसका कितना महान है,
औरत होना कहां आसान है।

घर और दफ्तर में तालमेल बिठाती,
होती कितनी भी थकी-हारी, फिर भी मुस्कराती,
खुशी-खुशी सबका गुस्सा भी सह जाती,
उसकी सहनशीलता कितना अपार है,
औरत होना कहां आसान है।

अपना नाम छोड़ वह आती है,
अपने घर की बगिया नन्हें फूलों से सजाती है,
भुलाकर अपनी पहचान बस सबकी ज़रूरत बन जाती है,
फिर भी शिकायतों का मिटता नहीं नामोनिशां है,
औरत होना कहां आसान है।

घर की धुरी वो बन जाती,
हो कितनी भी कठिनाई नहीं वो डगमगाती,
अपना पूरा जीवन घर को सौंप जाती,
अपना हर काम पूरी ज़िम्मेदारी से निभाती,
फिर भी उसके चेहरे पर बस फीकी मुस्कान है,
औरत होना कहां आसान है।

जीवन के अंतिम पड़ाव तक,
बस दूसरों के लिए ही जीती है,
बच्चों और परिवार के लिए पूरी तरह समर्पित है,
हर किसी की वह पहली व आखिरी ज़रूरत है,
मानव जीवन उसके बिना कहां आसान है,
सचमुच औरत होना कहां आसान है।

Answers to the Quiz 'Guess who!!!'

1. Greta Thunberg



2. Mithali Raj



3. Roshni Nadar Malhotra



4. Sanna Marin



5. Sakshi Malik



6. J K Rowling



7. Gunjan Saxena



8. Melinda Gates



9. Malala Yousafzai



10. Arundhati Roy



11. Sudha Chandran



12. Emmeline Pankhurst



13. Sudha Murthy



14. Dr SI Padmavati



15. Deepa Malik



16. Gita Gopinath



Ms Kriti Kamal, Manager, ICSSR Branch, New Delhi weds Mr Palash



To flash your marriage portrait under this column, please send the details referring to memo No. 84/2014 dated 13.10.2014

Canarites Mr Tushar Dalakoti, Manager, Mussoorie Branch weds Ms Shivani Verma, Officer Pilkhani Branch



Women Empowerment

Canara Bank Way Back & Way Forward

“Empowerment of Women” has always been the priority objective and the prime concern for Canara Bank since its inception. The vision of Bank's illustrious founder Sri Ammembal Subba Rao Pai has been a mission for Canara Bank and today we are guided by one of the Bank's founding principles - “To assist the needy and transform our surroundings”. The Bank's journey for over a century has been with care and concern for the society where we live in, especially the women folk. Canara Bank has been at the Prime position amongst Nationalized Banks in “Empowerment of Women”.

Bank has well established Department of Women Empowerment with 176 Centres for Entrepreneurship Development for women, 74 sponsored training institutes with special focus on youth & women spread across the country.

Also, Bank has established “2” Mahila Banking Branches” to focus on the Banking needs of women clients, 16 Micro finance branches to promote Micro Entrepreneurs & SHGs, a training Centre exclusively for Women, a Micro Finance training Centre, 4 Mobile Sales Vans to market the products made by women and has also taken up project for construction of 130 Toilets for Girl students across the Country.

Today, the Bank is striving to identify the potentialities, talents & necessities of women in various economic strata, help them combat the situation with courage & confidence and expose their Talents that can eventually cause a support system for redressing gender Issues

Social Issues the Project Addresses:

Entrepreneurship Development: The Bank's focus is to reach the unreached potential entrepreneurs and induce Micro & Small Enterprise into the economy. To enable underprivileged women in the society self-reliant to support their families, provide good education to their children and improve their overall status of living.

Education: Career guidance for girl students from poor economic background



Health & Sanitation: Bank started a novel project of construction of toilets for girls in the year 2014 as an initiative to upkeep health & hygiene for young girls in the society. Presently toilets have been set up in 78 Govt. schools situated in rural areas of lead districts of the Bank across the country.

Women Empowerment through Centre for Entrepreneurship Development

Focus Area: Entrepreneurship Development for Women

Target Population: All sectors of women with special focus on under privileged - BPL, widows, divorcees, minority community, physically handicapped, destitute and other women who are deprived of family support.

Geographic Outreach: PAN India

Project Background: A component of the Corporate Social Responsibility (CSR) Division, Priority Credit & Financial Inclusion Wing, Head Office, the Department of Women Empowerment was established in the Year 1988 at Head Office by the name "Centre for Entrepreneurship Development for Women" as per the RBI directive under 13 Point programme. Subsequently such centres were established at all the Administrative Offices (Circles) of the bank across the country. Today the department of women empowerment of the Bank has successfully spread the initiative by opening Centres for Entrepreneurship Development for Women in all 200 Administrative Offices of the bank pan India. The main functions of the department at the Head Office in Bengaluru is to formulate guidelines, monitor the progress of the CED cells located at

Circles, implement the guidelines received from Ministry of Finance/RBI, counseling women, in addition to conducting a few programmes for the benefit of women.

Process of Implementation:

The design of the program is systematic & absolute. The flow of assistance is as follows:

- ◆ Reaching the potential entrepreneurs
- ◆ Undertaking counseling
- ◆ Supporting training needs
- ◆ Financing adequately
- ◆ Providing marketing support
- ◆ Identification of needy women through reputed NGOs/ Associations/ Societies, one-to-one counseling, Interviews and awareness programs organised in different locations through paper advertisements.

Key Activities

Business Counseling: The Department of Women Empowerment at the Main Corporate Office as well as the Centres for Entrepreneurship Development for Women at all Circles are open on all working days, for walk-in women visitors who approach the bank for guidance in pursuing Self Employment & Entrepreneurship in different sectors like Micro, Small & Medium Enterprise. Bank personnel in-charge of these centres counsel the potential women to pursue activities based on the specific interests of the women.

Entrepreneurship Awareness Programmes: Bank organises frequent Entrepreneurship Awareness Programmes (EAPs) through reputed NGOs, Welfare Community Centres, Trusts, Societies and Associations who are working for the welfare of women in the society. The participants are educated about the support system that is available through the bank & other Government organisations and are motivated to take up gainful ventures.

EAPs are organised by pooling women at a common place in the locality of their residence to explain about the importance of entrepreneurship for women, trainings provided by the bank to start self-employment, marketing platform for women entrepreneurs, loan schemes & special concessions to women in the credit portfolio etc.

Career Guidance Programmes / Seminars: Bank's futuristic approach to Women Empowerment in India, involves organising career guidance programmes, seminars & entrepreneurial development programmes in colleges.

Girl students in the final year of their course are imparted with details of emerging entrepreneurial opportunities that they can pursue and be successful in life.

Trainings: The Department of Women Empowerment and its counterparts cater to the training needs of women to take up gainful ventures. They organise skill development training programmes, General Entrepreneurship Development (EDP) Training Programmes, Trainings in the area of marketing & soft skills required for an entrepreneur to become successful in life. Trainings are organised at a common place close to the residence of the group of women identified through NGOs. The trainings are totally free of cost and the Bank provides free working lunch also to the participants during the training.

The Bank from time to time imparts training to the lady Officers & Managers in charge of the CED for women and update them with the emerging entrepreneurial opportunities for women, the support system and the soft skill for designing quality programmes to benefit women beneficiaries.

Centers for Entrepreneurship Development for Women have organised 190 programmes as on Dec 2020 for the FY 2020-21 benefitting 6096 women. This includes 110 general/skill EDP, 31 awareness programmes, exhibitions, 6 seminar/career guidance and 38 Credit Linkages.



Bank has set-up an exclusive Rural Woman Self-Employment Training Institute to train rural women for self-employment promotion through which 23922 women have been trained since inception for the Quarter ending Dec 2020. As at Dec 2020, 46.90 lakh women have been provided credit to the tune of ₹91162.08 Cr. This has ensured 16.48% of adjusted Net Bank credit. Branches/Offices are advised to give priority for women beneficiaries.

Women Sports personalities of the Bank



Name: **H M Jyothi**

Placement: HM&L Section, HR Wing, HO B'lore
Sport: **Athletics** Event: **100/200mts Sprint**



Name: **Maria Rony**

Placement : Retail Resources Section, SP&D Wing ,HO B'lore
Sport : **Table Tennis** Events: **Singles, Doubles**



Name: **Inchara N S**

Placement : CAM Section, CAM Wing, HO, B'lore
Sport: **Athletics** Events: **100/200 mtrs sprint**



Name: **Anju A S**

Placement : ORM Department, RM Wing, HO, B'lore
Sport: **Athletics** Events: **100 mtrs sprint**



Name: **Padmini M G**

Placement : PM Section, HR Wing, HO, B'lore
Sport: **Athletics** Events: **100/200 mtrs sprint**



Name: **Rajashree Mondal**

Placement : Development Section, SP&D Wing, HO, Bangalore
Sport: **Athletics** Events: **100/200 mtrs sprint**

**Shreyas, in homage to Canbank's departed souls,
pray that they rest in bliss, in the eternal palace.**

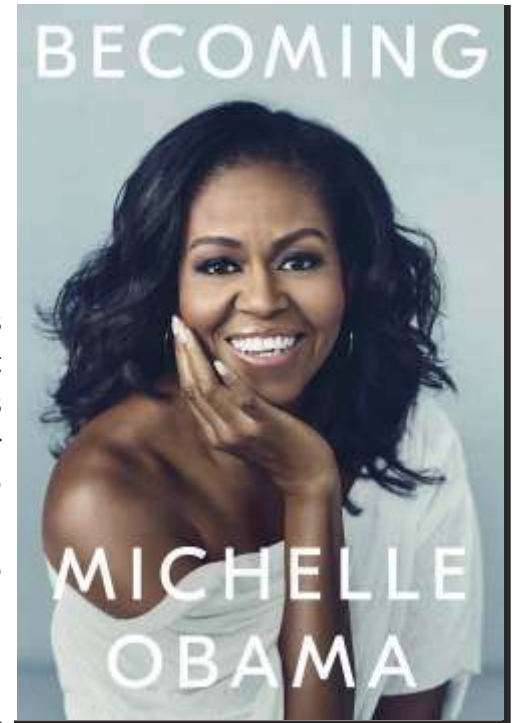
**Death, said Milton, is the golden key
that opens the palace of eternity.**

Name	Staff No	Designation	Branch	Expired on
DHRUBA JYOTI GOGOI	64427	MANAGER	GUWAHATI KAHILIPARA	04-12-2020
R C NAGARAJU	66518	MANAGER	HINDUPUR	08-12-2020
SANJAY NEWARE	606439	HKA	TIRODI	10-12-2020
KHAGESWAR MUNDARI	57540	OFFICER	KEONJHAR	20-12-2020
VIJAY SINGH	102525	SWO A	REWARI KLP COLLEGE	23-12-2020
PRADEEP KUMAR	45416	DAFTARY	PARAULI SUHAGPUR	24-12-2020
C DINESH BALLAL	397315	SR. MANAGER	ZI MANIPAL	25-12-2020
LATHAMANI T	65364	OFFICER	RETAIL ASSET HUB-ASHOK NAGAR, CHENNAI	25-12-2020
ABHINAV BANSAL	747729	MANAGER	ARNI WALA SHEIKH SUBHAN	31-12-2020
SHRAVAN KISHORE SHARMA	44356	C.M.	BHOPAL KOLAR ROAD SB	02-01-2021
C K UNNIKRISHNAN	47448	SWO A	GURUVAYOOR THAIKKAD	02-01-2021
RAM MOHAN	101613	HKP	LUCKNOW SPECIALISED SME	03-01-2021
JAGDISH SINGH MARTOLIA	77443	MANAGER	HALDWANI	09-01-2021
KESAVEL G	73824	ARMED GUARD	CHENNAI-I CUR CHEST	12-01-2021
SHAMBHU DYAL	468455	ASST MANAGER	KHANDOLI	13-01-2021
HARISH RAM	65441	SWO A	DELHI(NEW) DD MARG CUR CHEST	13-01-2021
NAGAMMAL B	92863	HKP	CHENNAI ANNA UNIVERSITY GUINDY	13-01-2021
R SOUNDARARAJAN	438122	A.G.M.	L C B TEYNAMPETCHENNAI	16-01-2021
KALKAPPA B SAVANUR	57035	SWO A	RAJUR	17-01-2021
KUNHA A	539849	ATTENDER	NIDLE	17-01-2021
BRAJESH MISHRA	649236	C.M.	KOLKATA C.O.	20-01-2021
S KALIYAMOORTHY	70147	HKP	AYYAMPET	21-01-2021
SATYAWAN SINGH	79813	ARMED GUARD	HANSI	21-01-2021
PARTH JANAKBHAI MODI	116190	SWO A	SURAT MAJURA GATE	26-01-2021
R L KADAM	33412	SWO A	LONAVALA	28-01-2021
SMT ROSHNI RANI RADAUR	62343	HKP	RADAUR	03-02-2021
SUDHAKAR KAMILA	55322	DAFTARY	EGRA	05-02-2021
MANJUNATHA GUPTA T G	43917	SWO A	HULIYAR	09-02-2021
JASVINDER SINGH	73549	ARMED GUARD	DHAMPUR	09-02-2021
DILIP FATUI RINKE	526308	ATTENDER	NAGPUR GANDHIBAG MAIN	12-02-2021
SATISHCHANDRA P	745567	HKA	AMMATHI	14-02-2021
GANGAMMA SURESH WADDAR	528478	HKA	BHAGAVATHI	15-02-2021
SHANKAR A UDDANAIAKAR	74753	ARMED GUARD	BELAGAVI SHAHAPUR	19-02-2021
S M NANDANWAR	57466	SWO A	NAGPUR ACCOUNT SECTION	26-02-2021

BECOMING

— Michelle Obama

Book Review



Celebrity memoirs are often considered bland, dry and hazy. In “Becoming”, Michelle Obama has surpassed these stereotypes beautifully. Her writing, especially when she is describing about her initial years, comes across as rich and deep and perfectly lays the foundation for the role which she would eventually play. Her candid way of storytelling gives deep insights into the person she is, someone who has sacrificed her ambitions and plan and relegating her aspirations to be in sync with her husband's ambition.

The book is divided into 3 sections – Me, Us and More. Ms Obama provides us with even the minutest details of certain aspects of her life but zoom past on certain other aspects. Though Becoming “Us” section encapsulates her life after meeting Barack and their journey towards the White House, it is through Becoming “Me” that she introduces herself to the world. The author portrays herself as someone who is shy, but capable of putting up a fight with dominating people, studious but extremely obsessed with her collection of Barbies and as someone who will go the extra mile to complete the task assigned to her. The book deftly documents Barack Obama's career and their joint struggle to maintain a family. The determined and the confident lady who studied in Princeton and Harvard and later joined a law firm to live her dream is soon reduced to a supporting role post marriage. This transformation is painfully captured in the book. For someone who disliked politics in the first place, Michelle was pushed into it and braving the odds, she soon learnt to fit into the role of the “**First Lady**” with panache.

Most of the author's narrative on race comes not out of her perspective but of many critics who weaponised the colour of her skin against her. “Becoming” leaves all these sordid history and exudes the vibes of dignity and professionalism. The book is an essential doctrine, peppered with refreshing level of honesty, about what politics did to Ms Obama and how it changed her perspective on life and the living. The narrative captures the dazzling details of their love story, the sorrow of a miscarriage and the loneliness of living with a man with a strong sense of purpose. “Becoming” is an endearing story about one of the most admired woman in America filled with tenderness and intelligence as well as wit and humour. It is a beautiful and a very well written memoir.



Arathi M B Pai

बैंक की महिला महा प्रबंधक
Women General Managers of the Bank



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CO Bangalore

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अंचल कार्यालय, करनाल
Smt. C S Vijayalakshmi,
CO Karnal



श्रीमती के. कल्याणी,
सामरिक आयोजना व विकास विभाग,
प्रधान कार्यालय, बेंगलूरु
Smt. K Kalyani,
SP&D Wing, Head Office



Shreyas Contest 2020
Painting - 2nd Prize
Category A



Painting by :
Remya Krishnan
Clerk, Konni Branch

