

केनरा बैंक की
द्विमासिक गृह पत्रिका
फरवरी 2023 – मार्च 2023 | 287



श्रेयस
Shreyas

Canara Bank's
Bimonthly House Magazine
February 2023 - March 2023 | 287

“सशक्त महिला,
सशक्त समाज”
“Empowering Women,
Empowering Humanity”





दिनांक 06.03.2023 को केनरा बैंक के प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी श्री के. सत्यनारायण राजु माननीय सांसद श्री वल्लभानेनी बालासौरी की उपस्थिति में विजयवाड़ा क्षेत्रीय कार्यालय में नई चिनागोल्लापालेम शाखा का उद्घाटन किया। तस्वीर में श्री जोगी रमेश, माननीय आवास मंत्री, आंध्र प्रदेश, श्री रेवु मुत्याला राजू आईएएस, मुख्यमंत्री के सचिव, आंध्र प्रदेश, श्री पी. रंजीत बाशा आईएएस, कलेक्टर और जिला मजिस्ट्रेट (कृष्णा जिला) और श्रीमती के. कल्याणी, महाप्रबंधक, अंचल कार्यालय, विजयवाड़ा भी नजर आ रही हैं।

Sri. K. Satyanarayana Raju, MD & CEO, inaugurating the new Chinagollapalem Branch in Vijayawada RO, in the presence of Hon'ble MP Sri. Vallabhaneni Balasouri on 06.03.2023. Sri. Jogi Ramesh, Hon'ble Minister of Housing, Govt of Andhra Pradesh, Sri. Revu Mutyala Raju IAS, Secretary to CM, Govt of Andhra Pradesh, Sri. P. Ranjit Basha IAS, Collector & District Magistrate (Krishna District) and Smt. K. Kalyani, GM, CO Vijayawada are also seen in the picture.



दिनांक 06.03.2023 को श्री के. सत्यनारायण राजु, प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी का अंचल कार्यालय विजयवाड़ा में प्रथम आगमन पर श्रीमती के. कल्याणी, महाप्रबंधक, अंचल कार्यालय विजयवाड़ा की ओर से स्वागत करती हुई।

Smt. K. Kalyani, General Manager, Circle Office Vijayawada welcoming Sri. K Satyanarayana Raju, MD & CEO, on his maiden visit to Vijayawada Circle on 06.03.2023

श्रेयस - SHREYAS

SINCE 1974

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श्रेयस प्रेयस मनुश्यमेत स्तौ संपरीत्य विविनक्ति धीरः//

(कठोपनिषद् II - 2)

Both good and pleasant approach us:

The wise on examining choose the good. (Kathopanishad II - 2)

CONTENTS

- 2 प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी का संदेश / MD & CEO's Message
- 4 संपादकीय / Editorial
- 5 हमारे नये कार्यपालक निदेशक / Our New Executive Director
- 6 New GM's Message
- 7 Walk the Talk WoMen : Innovation and Tech - Divyam Agarwal
- 9 भारत में महिला सक्रिकरण का इतिहास - अभिषेक गर्ग
- 12 DigitALL: Innovation and Technology for Gender Equality - Ayushi Singh
- 13 Butterfly - Rakhi Bhargava
- 14 नारी - सोनिया सैन
- 15 How transformative technology and digital education..... - Lakshmi V
- 17 विचारों से आजादी - शिवानी झा
- 18 A hand in hand - Rochak Dixit
- 20 Legal Column - Renjith Chandran R
- 22 अमृत नगरी अमृतसर - मोनालिसा पंवार
- 26 She, The Mighty Forest - Winnie J Panicker
- 27 As you sow, so shall you reap - Sneha N
- 28 हम नारी हैं - मो. जुहैब
- 29 My Father, my pride - R M Mumtaz Begum
- 30 Agenda - Women's day celebration - Janapriya D
- 32 नारी आखिर है क्या तू ? - अनुपमा श्रीवास्तव
- 33 Cartoon
- 34 International Women's Day Celebration 2023 - Head Office
- 36 Circle News
- 41 अंचल समाचार
- 46 Resurgence of a Great Strength - Bharathi D
- 49 Baby's Corner
- 50 मैंने भी ठाना है - विशाल कुमार
- 52 Banking News
- 54 लैंगिक समानता के लिए नवाचार और प्रौद्योगिकी - ईशान्या द्विवेदी
- 55 Are women and men equal? - Dhanya Palani Yadav
- 57 क्या है स्त्री - अनुपमा जारोली
- 58 Econ speak - Dr Rashmi Tripathi
- 60 क्योंकि एक मां हूँ मैं - मौसुमी गोगोई
- 61 Gender equality through Innovation and Technology - Thirupathy V
- 63 उड़ान - राखी प्रवीण
- 64 Gender Equality - Chetan
- 65 Recipe Corner - Sudha M C
- 66 Recipe Corner - Manpreet Kaur Hundal
- 67 Homage
- 68 Book Review

प्रबंध निदेशक व
मुख्य कार्यकारी अधिकारी
का संदेश



MD & CEO's Message

प्रिय केनराइट्स,

Dear Canarites,

देश ने मजबूत नीति समर्थन, नए एवं नवोन्मेषी कारोबार मॉडल और भू-राजनीतिक उथल-पुथल का सफलतापूर्वक सामना करते हुए एक और चुनौतीपूर्ण वित्तीय वर्ष 2022-23 पार किया है। आर्थिक विकास धीरे-धीरे अपनी गति प्राप्त कर रहा है तथा नए वित्तीय वर्ष 2023-24 में बैंकिंग क्षेत्र के लिए अनेक सकारात्मक अवसर उभर कर आ रहे हैं, जिसमें ऋण वृद्धि, उपभोक्ता और व्यवसाय विश्वास में सुधार और डिजिटल पैठ में लगातार वृद्धि शामिल है। हमारा बैंक गत वर्ष बैंकिंग के सभी पैमाने पर नए क्षितिज की ओर अग्रसर रहा है, जिसके परिणामस्वरूप देश का तीसरा सबसे बड़ा सार्वजनिक क्षेत्र के बैंक के रूप में उभरा है तथा प्रबलित बुनियादी सिद्धांतों के साथ 20 लाख करोड़ रुपये के कुल कारोबार के आंकड़े को पार किया है। यह केवल हम सभी की प्रतिबद्धता, कार्य नैतिकता और प्रत्येक केनराइट के समर्पण के कारण ही संभव हो पाया है। यह वास्तव में शानदार प्रदर्शन है !! आप सभी के अतुलनीय प्रयास एवं उत्साह के लिए संगठन कृतज्ञ है।

The country has sailed through another challenging financial year 2022-23 with strong policy support, new and innovative business models and successfully coping and complying with the geo-political upheavals. The economic growth momentum is gradually gaining pace and there are positive opportunities awaiting the banking sector in the new financial year 2023-24, with pick up in credit growth, improving consumer & business confidence and the ever expanding digital footprint. Our bank has scaled new horizons in almost all genres of banking as at the end of last year, the highlight being adjudged as the third largest Public Sector Bank in India and crossing the ₹20 lakh crore total business barrier with reinforced fundamentals. This was only possible because of the strong commitment, work ethics and dedication of all Canarites. Well done!! The organisation is thankful to each and every one of you for your incredible endeavour and zeal.

हम एक संगठन के रूप में “समावेशी भागीदारी के माध्यम से समावेशी विकास” में विश्वास रखते हैं। हम 8 मार्च को अंतर्राष्ट्रीय महिला दिवस मनाते हुए, हम अपनी महिला केनराइट्स की प्रतिबद्धता, नेतृत्व एवं अद्भुत प्रबंधन कौशल का सम्मान करते हैं, जिनके समावेशी योगदान से बैंक वर्षों से मजबूत और लचीला रहा है। 32% महिला कार्यबल के साथ, हमारा मानना है कि निरंतर प्रोत्साहन, बेहतर मान्यता और करियर में उन्नति के माध्यम से हमारी महिला केनराइट्स का समावेशी विकास संगठन के भविष्य में मददगार साबित होगा। यह बहुत ही गर्व की बात है कि हमारे बैंक में दो महिला निदेशक हैं, सुश्री नलिनी पद्मनाभन और सुश्री आभा सिंह यदुवंशी, जिनकी उपलब्धियां और नेतृत्व क्षमताएं उल्लेखनीय हैं। हमारे संस्थान में बढ़ी संख्या में महिला कर्मचारी भी कार्यरत हैं, इनमें से कई बैंक के उच्च प्रबंधन के पदों पर पदस्थ हैं (कुल 26919 महिला कर्मचारियों में से 6 महाप्रबंधक, 16 उप महाप्रबंधक, 50 सहायक महाप्रबंधक और 2516 मंडल प्रबंधक), जो इस तथ्य का प्रमाण है कि हमारे संगठन में बिना किसी लैंगिक

We as an organization believe in “inclusive growth through inclusive involvement”. As we celebrate the International Women's Day on 8th March, we honour the commitment, leadership and the amazing management skills of our women Canarites, whose inclusive contribution has helped the Bank to remain strong and resilient over the years. With 32% women workforce, we believe that inclusive development of our women Canarites through continuous motivation, greater recognition and career advancement will go a long way towards contributing to the future growth and sustainability of the organisation. It is a matter of great pride that we have two lady Directors in our Bank, Ms Nalini Padmanabhan and Ms Abha Singh Yaduvanshi, whose achievements and leadership abilities are par excellence. We also have many women employees who have risen to leadership positions in the bank (6 GMs, 16

भेदभाव के कर्मचारियों की क्षमता, प्रतिभा, तथा उनकी दक्षता के आधार पर हमेशा उन्हें सम्मानित व पुरस्कृत किया जाता है।

संपूर्ण महिला सशक्तिकरण के उद्देश्य की तरफ बढ़ते हुए हमने मार्गदर्शी पहल “अद्वैता” की शुरुआत की है। इससे “नारी शक्ति” के द्वारा बैंक के भविष्य को सुदृढ़ किया जा सकेगा। “अद्वैता” महिलाओं के समक्ष आने वाली अवरोधकों को दूर कर उन्हें उन्नति की दिशा की ओर मार्ग प्रशस्त करने का कार्य करेगा, यह महिला केनराइट्स की वास्तविक समस्याओं का निराकरण कर उनकी प्रगति में आने वाली बाधाओं को दूर करेगा और उन्हें बैंक में पदानुक्रम सोपान में आगे बढ़ने के लिए अपेक्षित परामर्श, मार्गदर्शन, सलाह एवं कौशल विकास प्रदान करेगा जिससे कि वे बैंक को बेहतर बनाने में योगदान दे सकें। मैं हमारी सभी महिला केनाराइट्स को सलाह देता हूँ कि वे निर्णयन की प्रक्रिया में भाग लें, करियर (भविष्य) निर्माण के उन्नत अवसरों का समावेशी लाभ उठाएँ और बैंकिंग उद्योग में बेहतर पहचान बनाएँ।

आगे बढ़ने हेतु एक मजबूत नींव रखी गई है और भविष्य बहुत ही उज्ज्वल एवं आशाजनक दिख रहा है। आने वाले दिनों में हमारा ध्यान उत्कृष्ट ग्राहक-संपर्क और त्वरित विपणन और डिजिटल उत्पादों को लोकप्रिय बनाते हुए कम लागत वाली जमा राशि जुटाने पर होना चाहिए। इस समय यह भी महत्वपूर्ण है कि सभी सुरक्षा मानकों का पालन करते हुए, हमारे लिए और आने वाली पीढ़ियों के फलने-फूलने और समृद्ध बनाने के लिए सतत और सुरक्षित वातावरण सृजित कर अपना और अपने परिवार का ख्याल रखा जाए।

मुझे विश्वास है कि आप सभी के पूर्ण सहयोग एवं समावेशी भागीदारी के बल पर, हम आने वाले दिनों में और भी बड़ी उपलब्धियों को हासिल करेंगे।

आप सभी को हार्दिक शुभकामनाएँ

मंगल कामनाओं के साथ,

आपका,

के. सत्यनारायण राजु

प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी

DGMs, 50 AGMs and 2516 DMs, out of a total of 26919 women employees), a testament to the fact that potential, talent, capability and competency are always honoured, respected and rewarded in our organisation, irrespective of gender.

Towards the vision of total women empowerment, we have undertaken the pioneering initiative of “Advaita”, to strengthen the future of the Bank through “Naari Shakti”. “Advaita” will work towards breaking the glass ceiling, addressing the genuine issues that is hindering the progress of our women Canarites and providing them with requisite counselling, guidance, mentoring and skill development to help them rise up the hierarchical ladder and contribute to the Bank in a greater way. I advise all our women Canarites to take greater part in the decision making processes, to take inclusive benefit of career advancement opportunities and to gain greater recognition in the banking industry.

A robust foundation has now been laid for the surge forward and the future looks very promising. In the coming days our focus should be on garnering low cost deposits through excellent customer-connect and accelerated marketing and popularising of digital products. It is also equally important at this juncture to take care of ourselves and our families, by following all safety standards, and by creating sustainable and safe environment for us and for the generations to follow to thrive and prosper.

With your support, commitment and inclusive involvement, I am confident that we will attain even greater milestones in the coming days.

Wish you all the very best

With warm regards,

Yours sincerely

K. Satyanarayana Raju
Managing Director & CEO

संपादकीय



Editorial

मार्च का महीना बेहद महत्वपूर्ण होता है। खास कर, हम बैंकों के लिए, यह चालू वित्त वर्ष की समाप्ति (खातों के) का माह है। यह माह दुनिया भर के लोगों के लिए अलग अलग मायने रखता है कुछ लोगों के लिए यह वसंत के आगमन का है तो वहीं कुछ अन्य लोगों के लिए यह उज्ज्वल भविष्य की ओर एक पहल के रूप में है, यह लोगों के विचारों को एक नई ऊर्जा देता है, और साथ ही उन्हें निर्णायक होने और ऐसे निर्णय लेने का साहस देता है जिससे वे अपने आसपास के लोगों के जीवन को रोशन कर सकें। मार्च माह के दौरान हम शून्य भेदभाव दिवस, विश्व नागरिक सुरक्षा दिवस, विश्व वन्य जीवन दिवस, विश्व श्रवण दिवस, राष्ट्रीय सुरक्षा दिवस और अंतर्राष्ट्रीय खुशी दिवस सहित कई अन्य दिवस मनाते हैं। लेकिन इन सबसे बढ़कर, मार्च माह महिलाओं की मुक्ति का प्रतीक है। सांस्कृतिक, राजनीतिक, सामाजिक-आर्थिक, दार्शनिक और शैक्षणिक जीवन के सभी क्षेत्रों में महिलाओं की उपलब्धि को याद करने हेतु प्रत्येक वर्ष 8 मार्च को विश्व स्तर पर अंतर्राष्ट्रीय महिला दिवस के रूप में मनाया जाता है।

ऐसी दुनिया जो धीरे-धीरे समावेशी और लैंगिक असामनता से मुक्त होती जा रही है, महिलाएं राष्ट्र एवं समाज के निर्माण में बदलाव लाने, भविष्य के लिए संगठन का निर्माण करने, बेहतर कार्य करने हेतु सुरक्षित इको सिस्टम निर्मित करने तथा समाज को पुनः परिभाषित करने के लिए अहम भूमिका निभाती हैं। सहानुभूति, भावनात्मक बुद्धिमत्ता, प्रभावी संचार और संगठनात्मक कौशल जैसी अपनी सहज, जन्मजात और आंतरिक विशेषताओं के साथ, महिलाएं उस एक्स फैक्टर को बेहतर और कुशल लोगों के प्रबंधन और कार्यबल की गतिशीलता की ओर ले जाती हैं। हमारे बैंकिंग इतिहास के वृत्तों से यह पता चलता है कि हमारे संस्थापक की विवेक और दूरदर्शिता के कारण ही महिला सशक्तिकरण हमेशा हमारी संस्कृति और परंपरा का एक अभिन्न अंग रहा है। 1890 के दशक में की गई समावेशी रूपरेखा की पहल अभी भी हमारी संस्कृति और परंपरा का एक अभिन्न अंग है, जो एक सदी से अधिक पुराने संगठन के लिए एक दुर्लभ उपलब्धि है। हमारे बैंक की अनूठी पहल “अद्वैत” ने अब हमारी महिला कर्मचारियों के संपूर्ण विकास व उन्नति का मार्ग प्रशस्त करने का कार्य किया है।

श्रेयस का यह विशेषांक महिलाओं को समर्पित है जो अपने योगदान से इस अद्भुत, सुंदर और अनूठी दुनिया को आकार देती है, जिसमें हम रहते हैं। हमारे प्रतिभाशाली लेखक द्वारा उनके लेख/कविताओं/निबंधों के माध्यम से इस वर्ष के अंतर्राष्ट्रीय महिला दिवस (आईडब्ल्यूडी) के थीम “एम्ब्रेस इक्विटी और डिजिटऑल: लैंगिक समानता के लिए प्रौद्योगिकी और नवाचार” के सार को अद्भुत ढंग से प्रकट किया गया है।

आशा है कि आप इस विशेष संस्करण को पढ़कर आनंदित होंगे और हमें अपनी प्रतिक्रिया भेजेंगे। हम आपकी प्रतिक्रियाओं का स्वागत करते हैं। कृपया **केननेट** में हमारे गृह पत्रिका व पुस्तकालय के वेबपेज पर या hohml@canarabank.com पर मेल के माध्यम से अपनी प्रतिक्रिया/टिप्पणी दें या आप 080 - 22233480 / 9986693808 पर हमसे संपर्क कर सकते हैं।

किशोर थम्पी
संपादक

The month of March exudes a plenitude of significance. For us bankers, it elucidates the import of the imminent year-end closing (of accounts). For many others around the world, it connotes the onset of spring, an initiation towards a bright future, a reminder to give wings to their thoughts and processes, in being decisive and taking decisions that have the fortitude and the reach to brighten up the lives of people around them. During the month of March we celebrate the Zero Discrimination Day, World Civil Defence Day, the World Wild Life Day, the World Hearing Day, the National Safety Day and the International Happiness Day among many others. But above all, 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, philosophical and educational.

In a world which is progressively becoming inclusive and gender friendly, women play a substantial role in leading change, building organisations of future, creating safer eco-systems to work and in redefining the society and the nation. 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 people management and workforce dynamics. The annals of our banking history reveals that women empowerment has always been an integral part of our culture and tradition, thanks to the sagacity and farsightedness of our founder. The seeds of an inclusive framework sown way back in the 1890s is even now an integral part of our culture and tradition, a rare feat for more than a century-old organisation. “Advaita”, our bank's pristine initiative, has now further strengthened this framework of holistic development of our women employees.

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 are an exposition of these finer aspects and in congruence with this year's International Women's Day (IWD) themes – “Embrace Equity & DigitAll: Innovation & technology for gender equality”!

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 नए कार्यपालक निदेशक **Our New Executive Director**



श्री हरदीप सिंह अहलूवालिया
Sri. Hardeep Singh Ahluwalia

Sri. Hardeep Singh Ahluwalia, started his banking career on 30.03.1992 as an Agricultural Field Officer at Allahabad Bank (now Indian Bank). He is a graduate in Agriculture and a Certified Associate of Indian Institute of Bankers. He has Certification in Credit Management from NIBM Pune & a Diploma in Computer Applications in Financial Management.

He has rich banking experience, for more than three decades, in various functional areas of Banking system (Rural/Semi-Urban/Urban/Metro geographies), in India and abroad (HK), more particularly in strategic positions as Lead District Manager, Head of the International Branch, Zonal Head, Chandigarh & FGM/CGM Kolkata and

various other verticals at administrative offices. He has also contributed immensely to the Sports Field as the President of Indian Bank Cultural & Sports Committee.

His proven ability to build productive teams and deliver exceptional results was reflected in all his assignments. As an avid learner he has attended various training programmes and completed Leadership Development Programme of IIM, Bangalore, curated by Banks Board Bureau in consultation with IBA.

Before his elevation as Executive Director of Canara Bank, he was General Manager of the Recovery Department at the Corporate office of Indian Bank.

श्रेयस टीम आपकी सफलता की कामना करती है।
Shreyas team wishes him all success

I feel extremely happy and honored on my elevation as General Manager in our beloved Bank. It's a great feeling to be a part of the Canara Bank family while reminiscing my journey in the Bank for last 34 years. I express my sincere thanks to the Top Management of our Bank for having reposed confidence in me for shouldering higher responsibility. I also thank my seniors and my colleagues for their support, guidance and motivation from time to time, which helped me to reach my position today.



I always believe in team work, planning, dedication, good customer service, public relation and result oriented approach, which helps us to achieve our various goals and responsibilities.

From the day I joined the Bank there has been a paradigm shift in the Banking Industry. We have transformed from Manual banking to the present era of Digital Banking. Today's call is to understand the expectations of the market, investors and all the stake holders on a regular basis and devise market-oriented strategies.

I am confident that we will work with more enthusiasm, dedication, confidence and customer centric approach and take this Great Institution to numero uno position in the industry in the days to come.

I always believe that "Together we can" and "Together we will" ...

With Best wishes,

H T Baviskar
 General Manager

“THE CHALLENGE OF THE UNKNOWN FUTURE IS SO MUCH MORE EXCITING THAN THE STORIES OF THE ACCOMPLISHED PAST.”

SIMON SINEK



Walk the Talk Women : Innovation and Tech



Divyam Agarwal

Officer

Shamsabad Branch

Introduction

Innovation and technology has revolutionized every aspect of human life, from education to healthcare, and finance to entertainment. As technology advances, it has the potential to address issues related to gender inequality and promote greater gender equality. Women can play a pivotal role in leading the change, building organizations for the future, creating safer ecosystems to work, redefining society and the nation.

Historically, women have faced numerous challenges and barriers in achieving equal opportunities in education, employment, and leadership positions. According to a UNICEF report, as many as 90% of the jobs in the world today have a digital component. These jobs, however, are available only to the digitally able, and to more men than women. However, with the increasing focus on innovation and technology, women can leverage transformative technologies and digital education to bridge the gender gap and promote equality.

Transforming Tech

Transformative technology has the potential to change the way women engage with society and the economy. For instance, by leveraging technology and digital platforms, women entrepreneurs can access new markets, funding, and connect with suppliers, customers, and other resources that can help them grow their businesses. Additionally, virtual and augmented reality can create opportunities for women in traditionally male-dominated fields such as engineering, science, and technology. These technologies enable women to acquire technical skills and access training and mentoring programs that prepare them for leadership roles.

Technology can play a significant role in addressing gender inequality by providing access to education and information to women. Digital education has also proven

to be a game-changer in promoting gender equality. With online learning platforms, women can access education and training programs that are traditionally out of their reach due to geographical or financial barriers. The flexibility of online learning enables women to pursue education while balancing work and family responsibilities. Moreover, digital education allows women to upskill and reskill themselves, which is essential in today's rapidly changing job market.

Women have a vital role to play in leading the change towards a more gender-inclusive society. As leaders, women bring unique perspectives and experiences that help build more diverse and inclusive organizations. Women leaders can create safer ecosystems for work, promote work-life balance, and provide opportunities for women to advance their careers. Furthermore, women-led organizations tend to prioritize gender equality in their policies and practices, creating a more inclusive workplace culture.

In recent years, there has been a growing trend of women taking the lead in developing innovative solutions to address the gender gap in the technology sector. For example, there are several initiatives such as Girls Who Code, which provides girls with the opportunity to learn coding, programming, and web design. Such initiatives help in breaking gender stereotypes, making women more comfortable with technology, and empowering them to take on leadership roles in the tech industry.

Women In India

In India, innovation and technology has played a significant role in promoting gender equality and empowering women. India is a rapidly developing country with a young and tech-savvy population. The country has been at the forefront in using technology to promote gender equality, with initiatives like Digital India, BetiBachao, BetiPadhao and Self Help Group

Movement, amongst others. Women in India have also played a crucial role in leading change, building organizations for the future, creating safer ecosystems to work, and redefining society and the nation.

With the rise of smartphones and the internet, women in India have access to digital education and training, which can provide them with the skills required for high-paying jobs. Digital education has also helped to break down barriers to education, especially for girls who have traditionally been excluded from educational opportunities. With the help of technology, women in rural areas can now access educational resources and online courses, enabling them to develop new skills and gain economic independence.

Women in India have also been at the forefront of promoting innovative solutions to address gender inequality. One example of this is the Self Employed Women's Association (SEWA), which is a trade union that provides women with access to jobs, skills training, and financial support. SEWA has been instrumental in empowering women in the informal sector and has enabled them to become self-reliant and economically independent.

Women in India have also been leading the way in creating safer ecosystems to work. One example of this is the #MeToo movement, which began in the US but quickly spread to India. Women in India used social media to share their experiences of sexual harassment and abuse in the workplace, sparking a national debate about workplace safety and the need for greater accountability for perpetrators. This movement has led to new laws and policies designed to protect women from sexual harassment and abuse in the workplace. Women can leverage technology to create tools and resources to help prevent sexual harassment and abuse in the workplace. For example, anonymous reporting platforms, which can be accessed via mobile phones, can provide women with a safe and secure way to report harassment or abuse.

Women can also play a vital role in building organizations for the future. They can help redefine traditional models of leadership and management, introducing more inclusive and collaborative approaches. Women can also help organizations create safe and supportive environments for all employees, promoting diversity and

inclusivity in the workplace. This can not only help to retain and attract female talent, but it can also lead to better organizational performance and productivity. Ms. Ritu Karidhal, scientist at the Indian Space Research Organisation (ISRO) is one such example, who was the Deputy Operations Director for the Mars Orbiter Mission (MOM), which successfully placed a spacecraft in Mars' orbit in 2014.

Women can also play a critical role in redefining society and the nation. By promoting greater gender equality, women can help to create a more inclusive and just society. They can challenge gender stereotypes and work to ensure that women are represented in all aspects of society. They can also work to promote policies that support women's rights, such as equal pay and parental leave. Women in India have also been redefining society and the nation by challenging gender stereotypes and promoting greater gender equality. Women in politics, such as former Prime Minister Ms. Indira Gandhi and current Chief Minister of West Bengal, Ms. Mamata Banerjee, have played a significant role in promoting women's rights and challenging gender stereotypes. Women in entertainment, such as Ms. Priyanka Chopra, have also used their platforms to promote gender equality and challenge stereotypes. Young women known as 'Digital Sakhis' from Madhya Pradesh are upturning discriminatory social norms through the use of smartphones. Women in Cyber is a government initiative to address the gender gap in the cybersecurity workforce and create a more diverse and inclusive industry.

Conclusion:

In our endeavour for a more gender equal world, it is crucial to continue to support and empower women in India to ensure that they can continue to play a pivotal role in shaping the future of the country. There is no doubt about the potential that the women across the world possess, and we should aim to move towards our goal with greater efforts. The gravity of the matter can be realised even with the theme of Prime Minister's 108th Indian Science Congress address: "Science and Technology for Sustainable Development with Women Empowerment". As the great leaders on whose path we tread have said, quoting Dr. APJ Abdul Kalam, "A nation will be empowered only when its women population got empowered", we need to work on a mission mode to realise the hidden beauty of this sublime world in greater equality.

भारत में महिला सशक्तिकरण का इतिहास

अभिषेक गर्ग

प्रबंधक - सीए
वित्तीय प्रबंधन विभाग
प्र.का. बेंगलूरु



स्वाभाविक रूप से, जब हम भारत में महिला सशक्तिकरण के बारे में बात करते हैं तो हम कहते हैं कि महिलाओं को अपने अधिकारों के बारे में जागरूक होना चाहिए जैसे मतदान का अधिकार, संपत्ति का अधिकार, आंदोलन की स्वतंत्रता, उनके कानूनी अधिकार, शिक्षा का अधिकार, नौकरी का अधिकार और बहुत कुछ! जिसका अर्थ महिलाओं को सशक्त बनाना है, महिलाओं को उनके आत्म-मूल्य का एहसास कराना और समाज को आकार देना जहां महिलाएं, पुरुषों की तरह ही अपने सम्मान और अधिकारों का आनंद ले सकें। जब दुनिया में महिलाओं की आबादी को निर्दिष्ट करने की बात आती है तो हमें लगभग 50% का परिणाम मिलता है। लेकिन जब हम भारत के लोगों पर ध्यान केंद्रित करते हैं, तो यह अनुपातहीन लिंगानुपात होता है, जिसका अर्थ है कि महिला आबादी पुरुषों की तुलना में तुलनात्मक रूप से कम है।

यदि हम इस बात पर अधिक ध्यान दें कि प्राचीन काल से लेकर आधुनिक काल तक भारत में महिला सशक्तिकरण को कैसे गति मिली? समय के साथ जब महिलाओं को सशक्त बनाने की बात आती है तो भारतीय समाज ने कई उतार-चढ़ाव देखे हैं। प्राचीन भारतीय संस्कृति समाज उस समय महिलाओं को जननी मानता था जिसका अर्थ है माँ, यहाँ तक कि हिंदू धर्म में भी महिलाओं को देवी माना जाता है। पहले के समय समय ऋषियों की पत्नियाँ अपने पतियों के साथ आध्यात्मिक गतिविधियों में भाग लेने की इच्छुक हो सकती थीं, उन्हें अर्धांगिनी भी कहा जाता था। यद्यपि मध्यकाल में महिलाओं के प्रति समाज में भेदभाव का दौर प्रभावी होना शुरू हो गया तथा पुरुष प्रधान मानसिकता ने समाज में पैर पसारना शुरू कर दिया। यही कारण है कि इसने समाज में और भी कई बुराइयों को जन्म दिया जिससे महिलाओं का जीवन जीना और भी मुश्किल हो गया। सती प्रथा, लड़कियों के लिए कोई शिक्षा

नहीं, विधवा पुनर्विवाह पर रोक, बाल विवाह और कई अन्य कुप्रथाएं हावी हो गयी। महिलाओं के प्रति समाज में फैली कुप्रथाओं के बावजूद भी महिलाएं अपने आत्म सम्मान के लिए सदैव अडिग रहतीं आयीं हैं। जब विदेशी आक्रांताओं के द्वारा यहाँ राजाओं का वध कर दिया जाता था तब भी महिलाएं अपने आत्मसम्मान के रक्षा के लिए स्वयं को अग्नि में आहूती दे देती थीं। लेकिन विदेशी आक्रांताओं के सामने घुटने टेकना उन्हें कभी मंजूर नहीं हुआ। इतिहास में हमें इसी जौहर प्रथा के बारे में कई घटनाएं मिलती हैं।

फिर जैसे-जैसे समय बीतता गया समाज परिवर्तनों के साथ विकसित हुआ और महिलाओं को किसी तरह अपने अधिकारों और शक्तियों का आनंद लेने का मौका मिला। भारत में महिला सशक्तिकरण के इस आधुनिक दौर की शुरुआत में ही ईस्ट इंडिया कंपनी के समय में कई नाम सामने आते हैं। उनमें से एक झाँसी की रानी लक्ष्मी बाई भी हैं। धीरे-धीरे भारत में महिला सशक्तिकरण की यह लड़ाई जोर पकड़ती गई। सामाजिक सुधार हुए हैं और कई लोगों ने इसमें भाग लिया है जैसे राजा राममोहन राय, ईश्वर चंद्र विद्यासागर, स्वामी



विवेकानंद और स्वामी दयानंद सरस्वती। उन सभी ने महिलाओं को समाज में उनकी पिछली स्थिति वापस पाने में मदद की थी। पिछली कुछ सदियों में भारत में महिलाओं की स्थिति में बहुत परिवर्तन आया है। इंग्लैंड और यूरोप के अन्य हिस्सों से आए ब्रिटिश शासकों और मिशनरियों की गतिविधियों ने भारतीयों के सामाजिक और सांस्कृतिक जीवन में कुछ बदलाव किए। मिशनरी महिला शिक्षा के पक्ष में थे और उन्होंने कलकत्ता, बंबई और मद्रास में लड़कियों के लिए कई स्कूल स्थापित किए। सरकार की पहल उल्लेखनीय थी। 19वीं शताब्दी में भारत में लड़कियों की शिक्षा ने बहुत प्रचार किया और पितृसत्तात्मक मानदंडों का विरोध किया जो उनकी शिक्षा के खिलाफ थे। 1854 के एजुकेशन डिस्पैच में महिला शिक्षा पर भारी दबाव बनाया गया था। इसके परिणामस्वरूप भारत के विभिन्न हिस्सों में कई लड़कियों के स्कूल स्थापित किए गए। महिलाओं के खिलाफ सभी प्रकार के भेदभाव के उन्मूलन पर कन्वेंशन (CEDW) संयुक्त राष्ट्र संगठन (UNO) की सबसे महत्वपूर्ण पहलों में से एक है। यह महिलाओं के खिलाफ हिंसा और भेदभाव का विरोध करता है, इसने महिलाओं के मानवाधिकारों और पुरुषों और महिलाओं के बीच कानूनी और राजनीतिक समानता को बहाल करने का वादा किया।

लेकिन अब आधुनिक समय में, जिस तरह से भारत में महिलाएं अपने सशक्तिकरण का प्रयोग करती हैं, उसने परिदृश्य को पहले की तुलना में बहुत बदल दिया है। उन्होंने अपने स्वयं सहायता समूह (SHG) की शुरुआत की है, कारखानों में काम करती हैं और उनका अपना व्यवसाय है। श्री महिला गृह उद्योग लिज्जत पापड़ का एक अच्छा उदाहरण। यह पहला पापड़ व्यवसाय था, जिसे महिलाओं के एक संगठन द्वारा संभाला और व्यवस्थित किया गया था, जहाँ वे अपने सुविधाजनक स्थानों पर पापड़ सुखाती थीं और साथ में पापड़ बेचती थीं। आज इसने अपनी अलग ही पहचान पूरे देश में कायम की है। इसके साथ ही भारत में महिला सशक्तिकरण को बढ़ावा देने के लिए भारत सरकार द्वारा कई कानूनों और अधिनियमों को क्रियान्वित किया गया। लैंगिक समानता का सिद्धांत भारतीय संविधान में निहित है। संविधान न केवल महिलाओं को समानता की गारंटी देता है बल्कि महिलाओं के संचयी सामाजिक-आर्थिक और राजनीतिक नुकसान को कम



करने के लिए राज्य को महिलाओं के पक्ष में सकारात्मक भेदभाव के उपाय करने की शक्ति भी प्रदान करता है। महिलाओं को लिंग के आधार पर भेदभाव न करने का मौलिक अधिकार है (अनुच्छेद 15) और कानून के तहत समान सुरक्षा प्राप्त करें। (अनुच्छेद 14) यह महिलाओं के सम्मान के लिए अपमानजनक प्रथाओं का त्याग करने के लिए प्रत्येक नागरिक पर एक मौलिक कर्तव्य भी लगाता है।

आज के आधुनिक परिवेश में महिलाओं की शिक्षा के प्रति काफी जागरूकता लायी गयी है जिसके परिणामस्वरूप महिलाओं को भी अपने सपने साकार करने तथा अपनी काबिलियत दिखाने का पूरा अवसर प्राप्त हो रहा है। यही कारण है की आज की महिला विमान भी उड़ा सकती है, सेना में भर्ती हो सकती है, खेल जगत में अपना परचम लहरा सकती है तथा अंतरिक्ष जैसे जटिल क्षेत्र में भी अपना सर्वश्रेष्ठ प्रदर्शन कर सकती है। महिलाओं ने ये साबित कर दिखाया है की वे पुरुषों की तुलना में कहीं भी पीछे नहीं है शारीरिक ताकत से ज्यादा मानसिक रूप से मजबूत होना ही इंसान के आत्मबल तथा जज़्बे को बढ़ाता है। आज हमें गर्व की अनुभूति होती है जब हम देखते हैं की हमारे देश की सर्वोच्च पद यानी महामहिम राष्ट्रपति पद पर महिला आसीन है तथा हमारे देश की वित्तीय व्यवस्था की बागडोर महिला के हाथ में है जो की महिला सशक्तिकरण का बड़ा उदाहरण है। आज जब भी हम परीक्षा परिणामों के बारे में खबर सुनते हैं तो पाते हैं की महिलाओं का प्रदर्शन सर्वश्रेष्ठ रहा है तथा शिक्षा के हर क्षेत्र चाहे वो संघ लोक सेवा आयोग हो या फिर इंजीनियरिंग या

चिकित्सा का क्षेत्र। भारत सरकार भी बेटी बचाओ तथा बेटी पढ़ाओ के लिए सार्थक प्रयास कर रही है तथा सुकन्या समृद्धि योजना जैसी उत्कृष्ट योजनाओं से बेटियों का भविष्य सुरक्षित करने का सुनिश्चित कर रही है।

महिला सशक्तिकरण में केनरा बैंक का योगदान (संक्षिप्त विवरण):

**“Empowerment of Women”
Canara Bank's way.....**

हमारी कर्मभूमि "केनरा बैंक", महिला सशक्तिकरण की ओर सदैव अग्रसर रही है। केनरा बैंक की आधिकारिक वेबसाइट पर Priority Portal में CED for Women के उद्देश्यों तथा क्रियाकलापों का उल्लेख है। महिलाओं के लिए CED (Centre for Entrepreneurship Development), उद्यमी बनने की इच्छुक महिलाओं की सभी प्रशिक्षण आवश्यकताओं को पूरा करता है। महिलाओं के लिए उद्यमिता विकास केंद्र की स्थापना 1988 के दौरान बैंक के कॉर्पोरेट कार्यालय, बैंगलोर में की गई थी, जिसका उद्देश्य संभावित महिला उद्यमियों को आय पैदा करने वाली गतिविधियों का चयन करने और स्वयं के उद्यम शुरू करने में सहायता करना था। अब देश भर में बैंक के सभी अंचल कार्यालयों में ऐसे 24 केंद्र काम कर रहे हैं, जिनका निगरानी अनुभाग प्रधान कार्यालय, बैंगलोर में है। केनरा बैंक के इस कदम से कई महिलाओं को आत्मनिर्भर बनने तथा स्वयं सहायता समूहों को बढ़ावा मिला है तथा देश की प्रगति में योगदान हुआ है।



इसके अलावा बैंक ने महिला शाखाओं की भी स्थापना की है। बैंक समय समय पर CSR गतिविधि के तहत भी महिला उत्थान के लिए प्रयासरत है। इसके साथ ही बैंक ने विविधता, समानता तथा समावेश बढ़ाने के उद्देश्यों से All women, Women Empowerment Committee 'Advaita' की स्थापना की है जिसमें बैंक के सभी स्तरों से प्रतिनिधि शामिल हैं।

वर्तमान परिवेश में महिलाएं बहुदेश्यों के साथ आगे बढ़ रही हैं वे अपने परिवार की ज़िम्मेदारी को भी बखूबी निभा रही हैं तथा अपने कार्यक्षेत्र में भी अपना सर्वोत्तम योगदान दे रही हैं। महिलाओं ने उन सभी भ्रातियों पर पूर्ण विराम लगा दिया है जहाँ ये सोचा जाता था कि महिलाएं सिर्फ चार दीवारी के लिए बनीं हैं। आज के युग में महिलाओं की भागीदारी अत्यंत आवश्यक है क्योंकि पुरुष प्रधान मानसिकता से समाज चल तो सकता है लेकिन विकास नहीं कर सकता। आज जब महिला खिलाड़ी ओलंपिक में पदक लाती है तो देश का गौरव तो बढ़ता ही है उसके साथ-साथ देश के लिए एक सन्देश भी जाता है कि साथ मिलकर चलने से हमारी ताकत दोगुनी हो जाती है और हम अपने लक्ष्य को अधिक मजबूती से पा सकते हैं। महिलाएं नए विचारों तथा पद्धतियों का सृजन करती हैं जिसका लाभ पूरे समाज को होता है। कोरोना जैसी भयावह महामारी में भी महिला चिकित्सा कर्मियों ने अपनी सम्पूर्ण भागीदारी दर्ज़ कराई तथा अपने खुद के प्राणों की चिंता न करते हुए जनसेवा का संकल्प पूरा किया। आज हमारे देश की महिलाएं शिक्षित तथा काबिल हैं उसका फायदा कोरोना महामारी में महिला चिकित्सा कर्मियों ने सिद्ध कर दिया।

अतः ये कहना उचित है कि वर्तमान परिवेश में महिला के योगदान के बिना समाज की उन्नति की कल्पना करना ठीक उसी प्रकार व्यर्थ है जैसे बिना सूर्य के ब्रमांड तथा बिना जल के धरती। अंत में चार पंक्तियों के साथ विषय का समापन करता हूँ कि :-

देश का हो तुम मान,
समाज के लिए वरदान,
वीरांगना तुम्हें प्रणाम,
ऐ नारी तुम सच में महान !!

DigitALL: Innovation and Technology for Gender Equality



Ayushi Singh
 Manager
 Marketing Section
 CO Bhopal

“Women Empowerment needs Digital Empowerment”- In today's digital era where technology increases the speed and breadth of knowledge turnover, it has become important for all to be technologically aware and updated in all strata of society. For fast dissemination of relevant information, women and men both need to be equally updated in technological aspects.

Digital Transformation:

It is the process of using digital technologies to create new- or modify existing- business processes, culture and customer experiences to meet the changing business and market requirements. The 21st century is often referred to as **the digital age**, starting with the widespread use of the Internet, when we shifted from traditional industry to an economy based on information and communication technologies. Former ways of communicating ideas and communicating with each other are becoming obsolete as cyber culture is taking over.

To understand how Digital Transformation has helped women and promoted Gender Equality, let's focus on the following:

Promoting Entrepreneurship amongst women:

India is riding high on the entrepreneurial wave with active engagement from Government, business and foreign players. Women entrepreneurs encounter considerable barriers while nurturing their business to success. Digital adoption becomes crucial in alleviating their woes. Post pandemic, we have seen even more women-led enterprises which during the onset of pandemic were not in a position to transit their business to online platforms.

Digital platforms, especially in SMEs help women to foster network ties with global firms and thereby

fostering integration into Global Value Chains (GVCs). Digital awareness plays a pivotal role for making women entrepreneurs make their businesses more flexible and robust.

Empowering women, – promoting Financial Independence:

Financial Independence for women means women being able to support themselves financially and accomplish their monetary goals. No matter what phase of life you are in, knowing how to handle money is vital. Today even a small vendor in a remote village is aware of digital payments. Not just this, they know they can generate their statements online and they should avoid giving any information to others. They utilize their money thriftily and do not depend on others for getting valuable information of their accounts, area of work, etc. Majority of the people know how to use search engines for deriving information.

Mobile Operations by women at par with men:

Recalling the older times, around two decades ago as we all remember, each house on an average had one mobile phone and that belonged mostly to the “earning male member” of the house as he used to go out for job/business, etc. This is not the case today. Each member has their own phone and they use it for managing their daily chores.

I have seen women changing the default language of their phones to their native language to understand every message they receive. This is highly appreciable as it makes them strong and independent.

Home makers can study from home and working women can work from home:

Whether she is a housewife or a working professional, a woman's duty is round the clock. Earlier, it was not possible for them to step out and go for studies specially

after marriage. Today, with e-learning concept, many women have taken up courses online and they even get their degrees/diplomas which later helps them to get a job/support their families/increase their knowledge span, etc. As per the statistics available online, India has the second highest women learners worldwide (Source: The Indian Express).

A considerable amount of work is yet to be done in terms of revamping the infrastructure of educational spaces and their ability to provide digital access. The burden of bridging the digital divide must be co-opted in a federal manner to execute efficiently.

The “Doorstep Delivery”:

The “doorstep delivery” option has made our lives hassle free. We need not make a list and go to the vendor every time we want to purchase household items. It is a time saving as well as an economical option. Even small items of daily needs are available online and one gets time to relax, revamp and utilize time efficiently in other creative

activities. This, in a way has made women independent and confident than ever before as they need not rely on anyone for basic services.

Conclusion:

Women today have broken old traditional norms, they are showing their real potential and mental strength. They have infinite opportunities in this global arena. They share equal partnership in every business, government activity and jobs. But, even today, in many areas around the world there are entrenched cultural and societal reasons that triggers disparity between men and women. Improving access, affordability and digital literacy for women can only lead to upliftment of such areas. Over time, this would see more women entering the technology industry and transforming the lives of women around the world “digitally” so that we can proudly say “Our future India is a Digitally Empowered India”.

Together, “SHE CAN”.....

Poem

Butterfly



Rakhi Bhargava

Manager (OL Cell)
GA Section
Hyderabad RO 1

The color of rainbow
The delicate look
The beauty of creation
Is what we call a butterfly.
A woman is also like you
Delicate yet very strong
Goes through the pain of transition
And acquires wings ready to fly.
When we see a butterfly,
We admire its beauty
But do we remember the cocoon
and the time spent in exile?

When we see a woman who leads
Or is an all rounder
We admire the qualities superficial
But do we understand the pain within?
Life is not what it looks
So isn't a beautiful woman or a butterfly
The same as it appears
Behind every beauty or leader
There's immense pain and struggle
Where the results are astounding,
The pain is also overwhelming.

“नारी”



सोनिया सैन

एकल खिडकी परिचालक(अ)
अंचल कार्यालय, जयपुर

मैं एक नारी हूँ, हर हाल में जीना जानती हूँ।
बेटी बनूँ तो पिता की शान बन जाती हूँ॥
बहन बनूँ तो भाई का अभिमान।
बीवी बनूँ तो पति का भाग्य बन जाती हूँ ॥
मां बनूँ तो बच्चों की ढाल बन जाती हूँ।
मैं एक नारी हूँ, हर हाल में जीना जानती हूँ।
होए जो पैसा पहन के गहने मैं बहुत इठलाती हूँ,
हालात ना हो तो दो जोड़ी कपड़े में ही अपना जीवन बिताती हूँ।
कभी तो अपनी हर बात मैं मनवा जाती हूँ,
तो कभी चुप खड़ी औरों की बात सुन जाती हूँ॥
मैं एक नारी हूँ, हर हाल में जीना जानती हूँ।
कभी बनकर लाडली मैं खूब खिलखिलाती हूँ,
तो कभी दरिंदों से अपना दामन बचाती हूँ।
कभी रख फूलों पर अपने कदम महारानी बन जाती हूँ,
तो कभी दे अग्नि परीक्षा अपना अस्तित्व बचा जाती हूँ॥
मैं एक नारी हूँ, हर हाल में जीना जानती हूँ।
आए मौका खुशी का तो फूलों से नाजुक बन जाती हूँ,
आए जो दुखों का तूफान तो चट्टान बन अपनों को बचाती हूँ।
मिले जो मौका हर क्षेत्र पर अपना हुनर दिखलाती हूँ,
जो ना मिले मौका तो चारदीवारी में ही अपना जीवन बिताती हूँ।
मैं एक नारी हूँ, हर हाल में जीना जानती हूँ।
उड़ान भर्ती हूँ तो चांद तक पहुंच जाती हूँ,
मौके पड़ने पर बेटों का फर्ज भी निभा जाती हूँ।
करके नौकरी पिता का हाथ बटाती हूँ,
दे कांधा उन्हें इमशान भी पहुंचाती हूँ।
मैं एक नारी हूँ, हर हाल में जीना जानती हूँ।
आए जो भी चुनौती उसका डट के सामना कर जाती हूँ,
मिले जो प्यार तो घर को स्वर्ग सा सजाती हूँ,
हुए जो अत्याचार तो बन काली सर्वनाश कर जाती हूँ।
मैं कोई बोझ नहीं यह हर बार साबित कर जाती हूँ।
मैं एक नारी हूँ, हर हाल में जीना जानती हूँ।

How transformative technology and digital education can chaperon women's needs and promote gender equality



Lakshmi V
 SWO (A)
 Manacaud Branch

In today's world, the digital revolution is one of the foremost agents of change which can bring about inclusion, representativeness and a level playing field for human beings of all genders to participate freely and equally in the socio-economy. At the outset, the inclusion and inclusiveness envisaged in the term "digital" needs to be comprehended – indeed, it is a succinct turn of phrase which encompasses the possibilities and capacities for inclusion and inclusiveness which is realized by the digital platform.

The role of social media as well as online publications as agents of change and drivers of public opinion is quite significant. The role of the internet and social media platforms in building awareness regarding women's rights and encouraging the political participation of women is seminal and it will be a catalyst for social change and shaping perceptions well into the future also. The digital platform is indeed the ultimate 'market of ideas' where public opinion and discourse regarding women's needs and gender equality can thrive without the limitations of traditional metes and bounds. It can literally open doors and do away with glass ceilings as a builder of public opinion and zeitgeist, in its capacity as an agent of change. For instance, it helps women immensely when mentoring and professional networking happen in egalitarian, accessible online spaces rather than after working hours, in a coterie of stereotypical male hangouts. As a tool and an enabler of social interaction and business, the internet is a playing field which values intellect and only demands what value addition the person can bring to the table, and does not depend on physical ability or gender, thus playing to women's strengths in the intellectual arena and their natural qualities like patience and perseverance.

By its very nature, the digital realm is one which prima

facie does away with many of the systemic barriers preventing women from participating with their full might in the avenues of society - like physical strength, constraints of commuting to and from the workplace and gender discrimination. The digital platform equips women with the space and tools to engage in business activities or education at will and provides equal opportunities across the board to all, without regard to physical stamina, time constraints or the need to be physically present, bridging the difficulties particularly faced by women in regards to availability of quality time, safe public transport, the physical strength disparity and balancing the family's needs with the woman's activities.

Leaps and bounds have been made in the field of digitizing education and learning. With online platforms being customizable to your own schedule and learning curve, never has there been a more opportune time for women to harness the capabilities of digital learning and education. From initiatives like EDUSAT (a satellite launched by the Indian Space Research Organization in 2011 to enable a distance learning system across rural and urban areas), to the fillip in online learning fuelled



by the global COVID-19 pandemic, at present, women can utilize the online sites of learning and education to upgrade their skill sets, get relevant certification and progress to the employment of their choice. Needless to say, education is the wind beneath the wings of most of the successful women in the world. Education is a portal to self-improvement, self-confidence, employability, self-sufficiency and livelihood, which is the very basis of self-respect and self-actualization. So, the inclusive nature of digital education will no doubt galvanize and propel women into a bright future, in which they are equipped to stand on their own feet and earn their own living, which is indeed the cornerstone of women empowerment as envisaged by the message of International Women's Day. With all the options of learning now available, there is no more reason or excuse not to spread our wings and fly.

The advantages of e-commerce and online platforms for women entrepreneurs and businesswomen are also worth highlighting. Many of the traditional barriers which women entrepreneurs face, like difficulties in marketing, delivery and competitive business hours (in case of shops) while simultaneously caring for their families, are solved to a certain extent by online shops and e-commerce. The difficulty which all businesses face in connecting with their target customer group is indeed solved quite elegantly by e-commerce. The algorithms are the fates of the modern world, bringing together businesses and consumers. Logistics and delivery are eased by online shopping and business overheads like physical storefront rent, warehousing etc. are mitigated to a considerable extent. We have seen that online goods and services, especially those which have identified a felt need in the market and striven to meet it at a competitive price, have succeeded phenomenally. Women entrepreneurs and business owners are also on the bandwagon of the booming e-commerce. As we can vouch from our daily experience, the digital avenues of commerce have also benefited women in their capacity as consumers too. The convenience of retail goods and groceries delivered at your doorstep, and availing all services like transportation or home delivery of food has been a boon for women. Difficulties of going to marketplace, taking public transport or being compelled to cook if you need cooked food, have been replaced with the

convenience of just swiping on your phone and making an online payment, and the goods or services required are right at your doorstep. Online retailers of goods and services have thus unexpectedly or unwittingly become a great leveler of gender equality, at least among the upwardly mobile section of society.

These unforeseen, hitherto untapped opportunities for education and business, a never before accessible world of options, an unexplored sky to fly in, literally a new horizon, is indeed the transformative technology which can chaperon women's needs and promote gender equality. It is also notable that whenever we make opportunities, material goods or services more accessible to women, we are promoting social and economic inclusion across the spectrum because it positively benefits all the marginalized, excluded and downtrodden sections of society. The accessibility of a gamut of goods and services through the internet, encompassing education, healthcare, commerce and financial services, serves to benefit women, children, senior citizens and the differently abled. When we make information, or nutrition or healthcare available to women, by extension it is made available to her family, including children and aged parents. All social inclusion schemes like welfare pensions and the public distribution system bear witness to the fact that when women are beneficiaries of any scheme or socio-economic good, the entire family, society and by extension, the nation and the world benefits too.

Indeed, 'the hand that rocks the cradle rules the world.' Women are the foremost stakeholders, game changers and key agents of growth, responsibility and evolution in society, often being primary caregivers and breadwinners also. The unpaid labour of women in building the family, (incrementally, day by day,) while simultaneously progressing toward their personal goals, needs to be appreciated, valued and cherished for the nation-building that it actually is. We must be aware and conscious in harnessing the digital revolution and the transformative technology it brings to the table, to feed into the momentum of women's rights and gender equality building up in the global consciousness towards a tipping point, and translate it as a normative reality to the world around us.

विचारों से आजादी



शिवानी झा

अधिकारी

निरीक्षण अनुवर्तन अनुभाग

अं.का. जयपुर

क्यूं विचारों को थोप रहे हो मुझ पर यूं तुम अपने क्या तुम रोक पाओगे मुझको रोज लगे यूं कहने सीखा बगावत करना हमने बचपन की गलियों से लड़ना पड़ता है फूल को भी कांटो की लड़ियों से यूं ही नहीं हम बने पहाड़ किया प्रयास बरसों से सबने रोका सबने टोका जाने कितने अरसों से सीखी हमने करनी बगावत शुरू किया अपनों से लड़की हो तुम यहाँ ना जाओ रोक लो अपने सपने तोड़ दी सारी बंदिशों की और लगे हम बढ़ने बढ़ने पर भी लोगों ने की खूब खींचा तानी ऐसे नहीं तुम बढ़ पाओगी सुन लो बिटिया रानी करना होगा खुद को सशक्त यूं ही नहीं हूँ आगे एक कदम तुम चल लो आगे पीछे ये दुनिया भागे रुक जा रुक जा कहते रह गए सारे हमारे साथी लेकिन सुनी ना हमने किसी की बने मतवाला हाथी फिर सारी ये दुनिया हमारे पीछे पीछे भागे पूछे सब हमसे तुमने कैसे ये सफलता पाई हमने बोला कुछ नहीं है बस लड़ो तुम अपनी लड़ाई कभी नहीं छोड़ो सपनों को यूं ही किसी के आगे ऐसे ना टेको घुटनों को तुम यूं ही किसी के आगे उठो पहचानो अपनी शक्ति को दुर्गा तुम्हारे अंदर रूप धरो तुम काली का भी तुम में एक समुंदर करो मंथन समुंदर का भी तुम अमृत तभी मिलेगा करो मेहनत तुम पूरी अपनी ये संसार तभी सुनेगा पूछेंगे फिर सब तुमसे कैसे जीती ये लड़ाई कैसे तुमने यूं एक-एक करके है ये सफलता पाई कल तक थे जो तुम्हारे विरोधी बने तुम्हारे साथी हमने कहा कुछ ऐसा नहीं है बस सुनो हमेशा मन की मिल जाएगा सब कुछ तुमको कल्पना नहीं थी जिसकी फिर पता लगा हमीं ये है सफलता के स्वाद तुम भी चख लो आओ-आओ चलो हमारे साथ

A hand in hand



Rochak Dixit
Officer
RO Gwalior

Pratibha was an art lover, but she respected art for many more reasons. After her husband's sudden death, she had seen really tough days. Having no significant support from family, it was her art that helped her repay loans and raise her only daughter, Naina. She ran a small business called 'Arts of India' which sold hand painted bed sheets, vases, and many more handmade products, true to the brand name. Not only it helped her make a significant living, but also connected her to other people of the same community who gave her knowledge, hope and a lot more. Irrespective of any situation in life, she had always been a positive person. She believed in karma and focus, and imparted the same lessons to Naina too. One evening, two of her neighbors visited her for tea. In between the hot sips, one of the ladies asked about Naina.

"She's in her room, watching something on the internet related to her college project." Pratibha told her.

"Today's kids are busy with the internet all the time. They don't value education like we did in our time." The lady said.

"Trends are changing, and besides, knowledge can be in any form. The Internet has so much for everyone, if someone really wants to use it for learning and growth." Pratibha replied.

One of her neighbors suggested to her - "She's your only daughter, you should keep an eye on her. Once kids are spoiled, it becomes tough to bring them back." "Exactly, and she's a big girl. She'll finish her education soon; you should start thinking about her marriage. Let go of responsibility as soon as possible!" The second woman said.

Being a single mother, Pratibha was used to such comments. She had so much to say but did not reply to this, instead preferred changing the topic. She supported

her daughter in every possible way. According to her, she was the only source of any kind of support her daughter would ever need. If she wouldn't support her, who else would?

The same night, on the dinner table, Naina asked for some money from her mother. "Ma, can you give me 1500 rupees please, I want to buy an image designing software online." She said hesitantly.

"Okay, pay from my card. Isn't there a free version online?" Pratibha asked.

"It is available, but only for a limited time. Also there's a watermark on anything I create until I buy the license. I have practiced enough on the trial version and I am thinking to buy the software now for creating final designs for my project. I just want it to be perfect." Naina answered.

"Okay! Go for it! Pay whenever you want, and use it well." Pratibha confirmed.

Pratibha always took interest in her daughter's life and her choices. Rather than 'keeping an eye', she believed in guidance and support. She asked questions though, but never to look for denying reasons. Naina was also happy and excited about using the skills she had acquired recently.

Days passed and the mother daughter bond kept deepening. Contrary to what society thought, they lived together very peacefully like best friends. They cooked together, ate together, watched movies together and talked about every single thing around them. Naina taught her mother how to make reels and use social media platforms. Pratibha taught Naina her iconic artistic skills. They were each other's world.

"My project is ready and I am really eager to show you!", said Naina on Sunday afternoon.

"Likewise, I'm desperate to see it too. Let's go!", Pratibha said and followed Naina to her room.

Naina had made an e-commerce website, exclusively for a business that sells handmade art. Built as per professional standards, the website had thoughtful navigations and attractive design features which were capable of providing a great user interface. She had done the same thing like her mother, but digitally. She literally created fancy background images customized as per the regions of various art forms, products used for making them and much more. Naina's hard work could be seen. Above all, it was not really tough for Pratibha to understand her daughter's emotions. She could easily identify that the website was meant for her own business. Slowly, Naina navigated to a page called "Meet the Artist" and it was all clear. The page had Pratibha's picture (one of her favorites) and all their details. "The website is really good, but do you really think we can do it?" Pratibha asked in an emotional voice.

"Yes, one hundred percent. You can definitely do it, and we will do it together. We're in the era of digitization, everything is possible today." Naina replied.

"But Naina, I am happy with wherever I have reached in life, don't worry about me." Pratibha said.

"Women empowerment is not only about empowering yourself, but also to empower other women around you. You have taught me this, and this is a learning I can never forget." Naina replied.

"But you have a career in front of you. Your focus should be your studies." Pratibha told her, feeling secretly proud of her daughter's words.

"Trust me, I won't lose focus of my studies. I will finish my PG and only then will apply to your company like all others for open positions, whenever it's time. You may or may not hire me, completely up to you." Naina tried hard to convince her mother.

Pratibha was quiet, thinking for a minute.

"I really don't know what to say, I love you dear!" Pratibha said and hugged Naina tightly. They were both emotional, but inspired each other in some way for sure. Pratibha gave her some genuine feedback with a customer's perception and Naina made some final changes in the coming days. She subscribed to a digital

course from where she learnt about adding advanced features to her website like language options, location mapping etc. Not only did she bag an A+ in the project, she had a customer ready to use the website professionally. She got a new watch gifted by her mother too.

The ladies took out sometime after their routine and sat together to learn the official processes. Soon they took the website online. Pratibha hired a few professionals for tech and SEO using her savings. It was not only business but her love for Indian traditional arts that kept her motivated. She aimed to take the folk on a stage where everyone could see it, engage with it and be proud of the nation that has such a diverse culture.

Pratibha saw a huge growth in demand from all across India and overseas after going online. She catered to audiences in many folds. As the business grew, she made collaborations and networked with various artists with time, and introduced many new categories of products on her website. She engaged with some immensely talented regional artists not known by anyone and made sure of the quality of literally anything that was sold from her website.

She walked the hard road of entrepreneurship by learning what she didn't know from friends, books and the internet. She worked on every skill and focused on all major areas right from product creation, supply chain, feedback and what not!, to create a successful brand. Slowly she added some videos that depicted the process of creation of many products which drove even more traffic on her platform.

In the coming years, Naina finished her MBA from a good university. After working with a few MNCs, she joined 'Arts of India' in a middle management position. She believed that working with industry giants beforehand would give her insights that will help them grow faster. Positively, what looks impossible at a time can be achieved by hard work and the right use of technology. Not only these ladies learnt this, but also inspired many innovative minds around them who just needed a little guidance.

Today, 'Arts of India' operates from many big cities of India and has given employment to more than 700 people, equally to men and women. Because Pratibha believed in true gender equality, unlike many others. Cheers!

Sexual Harassment at Workplace - A Legal Perspective

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'Any society that fails to harness the energy and creativity of its women is at huge disadvantage in the modern world'

- Tian Wei from CCTV News

Women comprise almost fifty percent of the population in India and are working in almost all the sectors and areas. There is presence of women in the jobs and areas which were earlier considered to be exclusively reserved for men. Nowadays women are excelling men in expertise and are heading top leadership positions in the country, both in public and private sector. However, in spite of the change in the societal position, still there are instances reported where working women are subjected to physical and mental torture at workplaces. These are instances which violates the rights of women provided under the Constitution of India.

The protection against sexual harassment and the right to work with dignity are universally recognized human rights by international conventions and instruments such as Convention on the Elimination of all Forms of Discrimination against Women which is an International Treaty adopted by United Nations General Assembly in 1979 and ratified by the Government of India on 25th June, 1993.

With the growing number of crimes against women being reported, there was an urgent need for a set of laws that punishes the wrongdoer and ensures that women are protected at their workplaces. The Vishaka guidelines were framed by the Hon'ble Supreme Court

in Vishaka v. State of Rajasthan (1997) in this perspective. The Judgement was given by a 3 judge bench which held that fundamental rights provided under Article 14, Article 15, Article 19(1)(g) and Article 21 of the Constitution of India are violated by the act of sexual harassment. The guidelines are procedural in nature and state the method that is to be followed while dealing with cases related to sexual harassment of women at workplace. The guidelines issued by the Hon'ble Supreme Court widen the meaning and scope of sexual harassment as an unwanted sexual determination which is directly or impliedly intended to cause the following:¹

1. Physical contact or advances
2. A demand or request for sexual favours
3. Sexually coloured remarks
4. Showing pornography
5. Any other unwelcome conduct whether it is physical, verbal or non-verbal

Guidelines lay down that it is the duty of each employer to provide a safe working environment for each and every employee working in the organisation to grow and prosper. This involves taking adequate steps towards protecting the interest of women employees and ensuring that none of the employees indulge in practice of sexual harassment.

Further, recognizing the need to suppress any such conduct, Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 was

1 <https://blog.ipleaders.in/vishaka-guidelines/?amp=1>

passed by the parliament. The Act has imbibed the Vishaka guidelines laid down by the Hon'ble Supreme Court and it uses the same definition of sexual harassment that was laid down by the Hon'ble Supreme Court of India in Vishaka v. State of Rajasthan (1997). It is an important step in addressing gender-based discrimination and violence in India. The Act provides protection against sexual harassment of women at work and for the prevention and redressal of complaints of sexual harassment within the workplace. As per the Act, every employer of a workplace shall constitute, by an order in writing a committee to be known as 'Internal Complaint Committee', where the offices or administrative units of the workplace are located at different places or division or subdivisional level, the Internal Committee shall be constituted at all administrative units or offices. The Complaint committee shall be headed by a woman and not less than half of its members should be women. Further, to prevent the possibility of any undue pressure or influence from senior levels, such complaints committee should involve a third party, either NGO or other body who is familiar with the issue of sexual harassment. The term of the presiding officer shall not exceed three years from the date of their nomination and their fees and or allowance of holding the proceedings of the internal committee shall be paid by the employer.

Under the provisions of the Act, any aggrieved woman can make in writing a complaint of sexual harassment at work place to the internal committee. Where a woman is unable to make a complaint on account of her physical and or mental incapacity or death or otherwise, her legal heir may make a complaint. At the request of the aggrieved woman, the Internal Committee may take steps to settle the matter between her and the respondent through conciliation and where a settlement has been arrived, the Internal Committee will record the settlement so arrived and forward the same to the employer to take action as specified in the recommendation. As per the provisions of the Act, both parties should be given an opportunity of being heard. For the purpose of making enquiry, the Internal Committee is vested with powers

of Civil Court under the Code of Civil Procedure Code 1908 and may summon and enforce the attendance of any person and examining him on oath. If the Internal Committee arrives at the conclusion that allegation against the respondent has not been proved, it shall recommend to the employer that no action is required to be taken in the matter. In case it arrives at conclusion that allegation against the respondent has been proved, then it has to recommend to the employer to take action for sexual harassment as a misconduct in accordance with the provisions of the service rules applicable to respondent.

Where the Internal Committee arrives at a conclusion that the allegation against the respondent is malicious or the aggrieved woman or any other person making the complaint has produced forged document then it may take action against the woman or the person who has made the complaint. The Act also prohibits publication or making known contents of complaint and enquiry proceedings. It is also exempted under RTI Act.

Any person aggrieved by the recommendations made under the provisions of this Act or non-implementation of such recommendations can prefer an appeal within 90 days to the court or tribunal having jurisdiction in the matter.

As stated above there is a structure in place to take care of the rights of the woman in workplace and also to examine that they are not being exploited sexually at work place. However, the crux of the matter lies in the fact that most of our women employees may not be aware of the same or they are afraid to report any such in order to avoid any bad publicity. Accordingly, to achieve a free and fair workplace for women, the main requirement is to empower woman to stand up and use the said statutes/guidelines to enforce their rights. When an employer provides such a working environment to its employees to unequivocally state their views to uphold their rights, there we will find workplaces which are free from discrimination against women.

अमृत नगरी अमृतसर



मोनालिसा पंवार

एकल खिड़की परिचालक
एलआईसी शाखा, जोधपुर

तू रुक नहीं, बढ़ चल
उड़ ले छू ले आसमां
जमीं भी तेरी है
दूर तक फैला आसमां भी तेरा है
तू कोशिश तो कर ये सारा जहां तेरा है।

हाल ही में मैं एक अखिल भारतीय सेमिनार में शामिल होने अमृतसर गई। अमृत नगरी, गुरुओं की पावन भूमि अमृतसर की पावनता का एहसास तो वहां पहुंचते ही हो जाता है। मैं वहां दोपहर तक पहुंची एक लंबा सफ़र तय करके काफ़ी थकान महसूस हो रही थी। मगर समय की कमी के कारण मैंने अपनी थकान को आराम करने छोड़कर तुरंत होटल पहुंची और अमृतसर घूमने जाने के लिए निकलने की तैयारी करने लगी। मेरे साथ बैंक के और भी साथी थे जो अलग-अलग होटलों में रुके थे। हम सभी स्टेशन के पास इकट्ठे हुए और आगे का सफ़र की योजना बनाने लगे।

अमृतसर में वाघा बाडर स्थित भारत-पाकिस्तान सीमा तो पहले से ही हमारी योजना में शामिल था। इसलिए सबसे



पहले हम वहीं के लिए निकल पड़े क्योंकि वहां शाम को होने वाली परेड का समय निर्धारित होता है। इसलिए वहां समय पर पहुंचना बेहद जरूरी था। अमृतसर स्टेशन से वाघा बाडर की दूरी लगभग 33 किमी है। इसलिए हमने बाहर से किराए पर गाड़ी ली और वाघा बाडर के लिए निकल पड़े।

रास्ते में शानदार चौड़ी सड़क और सड़क के दोनों तरफ लहलहाते खेत देखकर हमारे देश की असली सुंदरता की अनुभूति होती है। दूर-दूर तक फैली धानी चादर भारत माता को हरियाली की चूनर ओढ़ाकर उनके सुंदरता में चार चांद लगा देती हैं। ऐसा मनोरम दृश्य देखकर 33 किलोमीटर का लंबा सफ़र कब कट गया पता ही नहीं चला। वहां पहुंचकर जब हमने चारों तरफ भीड़ देखी तब पता चला कि यहां अच्छी सीट पर बैठने के लिए दोपहर 2 बजे से ही लोग अपनी-अपनी सीट लेना शुरू कर देते हैं। परन्तु हमें उसकी चिंता नहीं थी क्योंकि हमारे एक साथी ने वहां होने वाली परेड में अग्रिम पंक्ति की वीआईपी बुकिंग पहले ही हमारे लिए करवा ली थी। इसलिए हमें ऐसी कोई परेशानी का सामना नहीं करना पड़ा। हमारे साथ सेना के जवान भी थे जिनकी झूटी अभी नहीं थी। वे हमें अपने साथ वाघा बाडर तक ले गए और हमने आराम से वहां का नज़ारा देख लिया जिसकी कल्पना हमने बचपन से की थी। इसके लिए हमने तहे दिल से उन फौजी भाईयों का आभार प्रकट किया क्योंकि ऐसा मौका हर किसी को नहीं मिलता। उसके बाद हम सभी स्टेडियम की पहली पंक्ति में बैठ गए, जहां से जोशिले परेड का नज़ारा साफ दिखता है। जोश और देश प्रेम इसकी तो वहां कोई सीमा ही नहीं थी। हर तरफ़ भारत माता के जय के नारे और वंदे मातरम की गूंज जो किसी के भी दिलों में देश प्रेम का जोश और उत्साह का संचार कर सकता है। मैं भी इसमें

शामिल होते हुए पूरे जोश के साथ भारत माता की जय और वंदे मातरम के नारे लगाने लगी।

थोड़ी ही देर में औपचारिक रूप से परेड शुरू करने के लिए वहां टीम आई। परेड टीम को देखकर मैं तो आश्चर्यचकित रह गई कि उस टीम में महिलाएं भी शामिल थीं। ऐसा नजारा देखकर मुझे महसूस हो रहा था कि आज महिलाएं कहीं भी पीछे नहीं है चाहे वह आज देश की सीमा ही क्यों ना हो। उन्हें देखकर मेरी आंखें खुशी के आंसूओं से नम हो गए क्योंकि एक महिला के ऊपर कितनी जिम्मेदारियां होती है। वह एक महिला ही समझ सकती है। अगर वे आज बॉर्डर पर है तो वहां पहुंचने के लिए वे और उनके परिवार ने कितना त्याग किया होगा। हालांकि हर जवान और उसका परिवार को त्याग की डगर से ही गुजरना पड़ता है मगर मेरी सोच उस हद तक डूब गई जब मैंने सोचा इन्हें भी दिन और रात की झूटी निभानी होती है। यह सोचकर मेरे दिल में उनके प्रति सम्मान और बढ़ गया। कुछ ही समय में परेड शुरू हुई। परेड में शामिल सभी जवानों का आपस में तालमेल देखकर मेरा मन प्रफुल्लित हो गया। विशेषकर परेड में शामिल महिला जवानों का अपने पुरुष साथियों के साथ तालमेल देखकर मेरी खुशी की कोई सीमा नहीं रही। वैसे भी जब महिला कोई काम हाथ में लेती है तो पूरी निष्ठा के साथ करती हैं तभी तो उसे परिवार की धूरी कहा जाता है यहां अगर उन्हें देश की धूरी कहा जाए तो गलत नहीं होगा।

अपने निर्धारित समय पर परेड समाप्त हुई तो हमने अपने साथ आए जवानों से परेड में शामिल उन महिला जवानों से एक बार मिलवाने का आग्रह किया तो वे हमें उनके पास ले गए। उनसे मिलकर हम इतनी खुशी हुई जिसका बयान शब्दों में नहीं किया जा सकता क्योंकि ऐसे हालातों में जहां वे अपने घर परिवार से इतना दूर है फिर भी वे अपने काम से इतना खुश है संतुष्ट हैं जो कि सचमुच सराहनीय है। उन्हें देखकर मुझे भी अपनी नौकरी के वो दिन याद आ गए जब मैंने पहली बार बैंक ज्वाइन किया और मेरी पहली पोस्टिंग मेरे गृह नगर से 300 किमी की दूरी पर थी और मुझे वहां अकेले रहना पड़ा था। अकेले रहने के कारण अपने परिवार से



मिलने के लिए कई बार मैं रो देती थीं लेकिन ये लोग एक शक्ति की मूरत सी हैं।

उनसे मिलकर हम वहां का वॉर म्यूजियम देखने निकल गए। वहां की खूबसूरती और भव्यता भी सराहनीय थी। कुछ देर वहां रुककर हमने वहां की खूबसूरती को अपने कैमरे में कैद किया और वहां से निकल पड़े।

किसी भी जगह विशेष के सौंदर्य को अच्छे से देखना, जानना और समझना हो तो वहां के लोकल टैक्सी ड्राइवर से ज्यादा आपको कोई और जानकारी नहीं दे सकता है। हमने अपने ड्राइवर से वहां दर्शनीय स्थलों के बारे में पूछा तो उसने हमें बताया कि यहां राम तीर्थ स्थल है जिसे वाल्मिकी आश्रम के नाम से भी जाना जाता है। यहां राम तीर्थ बहुत ही अच्छी जगह है। यहां माता सीता ने लवकुश का पालन पोषण किया था साथ ही उनकी शिक्षा - दीक्षा भी इसी स्थान पर की गई थी। यह जानकर हमारी उस जगह को देखने की रूचि और बढ़ गई। थोड़ी ही देर में ड्राइवर साहब ने हमें वहां पहुंचा दिया। वहां चारों तरफ जगमगाती रोशनी फैली थी। आश्रम



काफी बड़ा था। यहां एक बहुत बड़ा सरोवर और उसके मध्य में आश्रम और वहां ऋषि वाल्मीकि की भव्य मूर्ति थी उस आश्रम को गुरुद्वारे के रूप में तैयार करवाया गया था। शांत रूप से बजती धुन में आत्मीय शांति प्राप्त होती है। हमारे ड्राइवर साहब वहां हमारे टूरिस्ट गाइड के रूप में हमारे साथ थे। उन्होंने बताया कि लवकुश ने किस जगह अपनी शिक्षा ली, कहां उन्होंने अश्वमेघ यज्ञ के घोड़े को पकड़ कर बांधा था, कहां उन्हें सीता माता नहलाती थी। हम उनके साथ वहां की सभी महत्वपूर्ण जगह घूमें। यह हमारे लिए ज्ञान प्राप्त करने का अनूठा अवसर था जिसके बारे में हम पहले से परिचित नहीं थे। वहां से हम शाम को करीब 8 बजे निकले तब तक और रात्रि भोजन का समय हो गया था तो हमारे जवान साथी ने हमें सीमा सुरक्षा बल यानी बीएसएफ के मेस में भोजन हेतु आमंत्रित किया। उनके आत्मीय अनुरोध पर हम वहाँ के लिए निकल पड़े।

बीएसएफ गेट पर पहुंचकर मैं एक बार फिर से स्तब्ध रह गई क्योंकि वहां गेट पर दो आर्म्ड महिलाएं खड़ी थी। जिनकी पहरे की झूटी थी। मतलब उन्हें ये झूटी भी करनी होती है। मुझे इतना स्तब्ध देखकर मेरी साथी ने पूछा इतना क्यों सोच रहे हैं। जब हम महिलाएं प्लेन उड़ा सकती है राष्ट्रपति पद पर आसीन हो सकती हैं तो यहां कैसे पीछे रह सकती है मैंने महिला होने के कारण गर्व से अपना सिर हिला दिया। अंदर जाकर हमने भोजन किया। भोजन घर सा ही स्वादिष्ट था और हमें महसूस ही नहीं हुआ कि हम कहीं बाहर बैठ कर खाना खा रहे हैं।



हमारा आज का अंतिम पड़ाव अमृतसर शहर की शान स्वर्ण मंदिर है जो राजस्थान के मशहूर संगमरमर की बिछी चादर जिससे आगे बढ़ते हुए पैर धोकर आगे के दरवाजे की ओर बढ़ गए वहां कुल चार बड़े दरवाजे थे। चार दरवाजे जो यह संदेश देते हैं कि यहां हर धर्म जाति को समान माना जाता है। कहीं कोई भेदभाव नहीं। स्वर्ण मंदिर परिसर काफ़ी बड़ा और भव्य था तथा वहां मद्धम मद्धम भजन अरदास की धुन चल रही थी। ऐसे ही नहीं कहा जाता कि धार्मिक स्थलों पर सुकून मिलता है। वह सुकून हम महसूस भी कर रहे थे। परिसर के बीच में अमृत सरोवर स्थित था जिसके मध्य में स्वर्ण मुकुट सा सुशोभित स्वर्ण मंदिर। जिसके सौंदर्य का बखान करना भी मुश्किल है। हमारे इस सौंदर्य को निहारने का एक बड़ा कारण यह भी था कि हम वहां रात में पहुंचे जहां मंदिर और द्वार का प्रतिबिम्ब अमृत सरोवर में प्रतिबिम्बित हो रहा था। इतना सुंदर दृश्य शायद दिन में देखना मुश्किल है। हमने मंदिर में पहुंचकर मत्था टेका।

स्वर्ण मंदिर के इतिहास पर अगर नजर डाले तो हम पाएंगे कि इसे कई बार बाहरी आक्रमणकारियों द्वारा नष्ट किया गया और जो टूट कर फिर से खड़ा होता है उसका स्वरूप और भी आकर्षित हो जाता है उसके उदाहरण स्वरूप हम स्वर्णमंदिर और सोमनाथ मंदिर के रूप में देख सकते हैं।

सिखों के चौथे गुरु रामदास जी द्वारा इसकी नींव रखी गई थी। कुछ स्त्रोतों द्वारा यह भी कहा जाता है कि गुरुजी ने लाहौर के एक सूफी संत मियां मीर द्वारा दिसंबर में 1588 में इस गुरुद्वारे की नींव रखवाई थी।

स्वर्ण मंदिर को कई बार नष्ट किया गया लेकिन भक्ति और आस्था के कारण हिंदुओं और सिक्खों ने इसे दोबारा बना दिया। 17 वीं सदी में इसे महाराज सरदार जस्सा सिंह अहलुवालिया द्वारा फिर से बनवाया गया। अफगान हमलावरों ने 19 वीं शताब्दी में इसे पूरी तरह नष्ट कर दिया गया था तब महाराजा रणजीत सिंह ने इसे दोबारा बनवाया था और तब इसे सोने की परत से सजाया गया था।

हैदराबाद के सातवें निजाम मीर उसमान आली खान इस मंदिर को सालाना दान दिया करते थे। यह धार्मिक एकता का एक बहुत बड़ा उदाहरण है।

इनके सेवाभाव का उदाहरण हमने कोरोना काल में देखा ही था जहां गुरुद्वारे से जरूरतमंदों के घरों तक भोजन पहुंचाया गया ताकि कोई भी भूखा ना सोए। मंदिर की भव्यता और सुकून के पलों को जीकर हम वहां से निकल गए मंदिर के बाहर बाजार स्थित है जहां पटियाला की जूती और पुलकारी की कढ़ाई के सूट भी बहुत लोकप्रिय है जिनकी यहां कई दुकानें हैं। हमने भी कुछ खरीददारी का लुत्फ उठाया। आखिर देर रात हम होटल पहुंचे जहां हमें पुरे दिन की थकावट के बाद कुछ आराम की जरूरत थी।

अगले दिन सुबह जल्दी उठकर मैं 9 बजे तक सेमिनार के लिए चयनित स्थान पर पहुंची वहां पूरे देश भर से आए अलग अलग बैंकों के कार्यपालक, अधिकारी और कर्मचारी वहां मौजूद थे। इस प्रकार के आयोजन कितने ज्ञानवर्धक होते हैं



वह हमें वहां उपस्थित होकर ही पता चला। वहां दूसरी बैंकों की होने वाली गतिविधियों की जानकारी भी मिल जाती है जिससे हमें स्वयं को और बेहतर करने की प्रेरणा मिलती है। शाम को कार्यक्रम समाप्ति के बाद हमने सीधा ऑटो करके जलियावाला बाग की ओर रुख किया वो था तो स्वर्ण मंदिर के पास ही मगर हम देरी से पहुंचे थे तो वहां नहीं जा पाए थे और यहां तक आकर उसे ना देखें तो मन में एक टीस रह जाती।

हमने विद्यालय स्तर पर जलियावाला बाग कांड के बारे में काफी पढ़ा था। 13 अप्रैल 1919 एक काला दिन जब निर्दोष लोगों का नरसंहार किया गया। वजह सिर्फ यही थी कि केवल वे एक जगह इकट्ठे हुए जो अंग्रेजों के बनाए कानूनों के खिलाफ था और उस अहंकार के चलते जनरल रेजिनाल्ड डायर ने मुख्य दरवाजे को बंद करके अंधाधुंध गोलियां चलाने की कार्यवाही को अंजाम दिया। इससे 500 से अधिक महिलाएं बच्चे और जवान काल के ग्रास बन गए। वहां अंकित इन शब्दों को पढ़कर मेरे रोंगटे खड़े हो गए। आज हम जिस सुकून भरे जीवन को जी रहे हैं और सभी सुख सुविधाओं का उपभोग कर रहे हैं उसके लिए कितनी कुर्बानियां है जिसे आज की पीढ़ी जान भी नहीं सकती। इसलिए ऐसे स्मारकों की आवश्यकता होती है जिससे हमारी भावी पीढ़ी उनके बलिदानों को याद कर सकें।

इस प्रकार यादों का पिटारा लिए हम वहां से वापस लौटने के लिए प्रस्थान कर गए। हमारे देशवासियों ने पुर्तगाली, पारसी, मुगलों और आखिरकार अंग्रेजों का प्यार से स्वागत किया और उन्हें अपने सिर आंखों पर बैठाया परन्तु उन्होंने इसके बदले में न सिर्फ देश को जी भर के लूटा बल्कि देश को गुलाम बनाकर यहां के लोगों पर अनगिनत अत्याचार भी किए लेकिन आज भी हमारा देश पूरे विश्व के सामने शांति, भाईचारे, प्यार, अपनेपन की एक मिसाल है, जो हमारे देश के हर कोने में मिलती है। इन्हीं यादों को अपने दिल में समेटकर मैं ट्रेन से वापसी की सफर पर निकल पड़ी ताकि मैं अपने बच्चों को भी देश प्रेम और देश से रूबरू करा सकूं।

She, The Mighty Forest



Winnie J Panicker
Manager
HM & L Section, HR Wing
HO Bangalore

When the woods whispered
in her ears that the forest is enchanted,
the flowers in her garden bloomed in
effervescence, magic and sparkles
unbounded serenity

And when the deepest woods sang silent songs
she, nature, the wholesome woman
hummed in sounds of the birch
untamed with the beauty of mud, soiled in the rains

In the rains of the forest, her berth soaked in earthly patterns
of entwining roots of trees, bound by strong meshes
home to flora muffling in streaks of dark purples, yellows and greens
she stands head held high, being home to the children of nature

In her womb she enraptures the seeds of the future
Slowly spreading its veins to bud into a wholesome blossom
She nurtures it with nature's water and warmth,
The glow of the sun, soldering the mammoth of life

Dense, in her embrace, the soulful aura she emanates,
divinity falling on her, as streaks of the sun stole its way
through cracks in leaves and fissures in the thicket.
She smells of earth, freshly ground leaves,
She, the mighty forest, in all her pride and grandeur!

AS YOU SOW, SO SHALL YOU REAP



Sneha N
Officer
Radhanagar
Chrompet Branch

With no expectations and presupposition, I gave my banking exams straight after graduating and to my surprise I got through my interview too. Since the interview results were announced on April 1st, it took me a lot of work to make my parents and pals believe that I am not cracking a witty joke to make them “April fool”.

I used to take the local train to reach my workplace for two reasons. One, I am allergic to traffic jams. Two, I am addicted to that window seat, hearing my favourite playlist and humming along with it. Seems a good start to begin your day with. Doesn't it?

One such day, when I was travelling to work, I found this young woman with tears rolling down her cheeks, sitting opposite to me. Neither did she bother wiping her tears nor did she have anyone with her. It could be inferred from her puffy eyes that her nights went unslept and weepy. As my station was nearing, the urge to ask her the reason for all her tears increased within me but I was hesitant. Little did I know that she too would deboard at the same station as I did.

I gathered my courage to ask her whereabouts and the reason for her misery. She explained how helpless her current situation was since her husband, who was a daily wager, died in an accident. With no insurance coverage and no savings left, she was trying hard to survive with her 3 year old child. Walking along with her through the aisle, towards our branch, hundreds of thoughts kept rushing through my mind about how to help and show her some light in life and something tinkled in my mind.

With no second thoughts, I took her to our branch, asked her to open an account. She found it difficult to believe in me but I told her something is better than nothing. I told her “Let's try something new and this might be a moment you will cherish all your life”. I excerpted from our

conversation that she had done her 10th standard and is good at tailoring. With a decent Cibil score and a supportive scheme like Pradhan Mantri Mudra Yojana, we were able to sanction an initial loan of ₹25,000/- after making pre sanction visits. On her sanction cover we wished her all the best and I wrote my favourite quote “Never forget that on any day you can step out of that front door and your whole life can change forever”

She worked hard, started generating income, started paying EMIs and eventually, after promotion, I was transferred.

7 years later, I was on deputation to our circle office where we celebrated women's day by inviting budding women entrepreneurs, financed by our bank. As we invited each one of them to the stage, to share their experience and memorable moments of their journey, there came this woman, like a Porsche with no breaks. The woman whose eyes were filled with misery and tears 7 years ago was now carrying a heap of dreams with her. Starting her tailoring unit in a small hut, she now owns a firm that is capable of exporting garments overseas. As she shared her journey I was standing aside, watching her success like a proud mother.

The young woman, to whom we assisted with a ₹ 25,000 loan now employs helpless women around her locality and ensures that they are covered under insurance schemes appropriately.

Moved by her story, somebody from the crowd asked her what that one thing was which keeps her motivated when she feels down. She took something from her bag carefully and showed it to them. It was the old sanction cover which we gave her 7 years ago and it read “Never forget that on any day you can step out of that front door and your whole life can change forever”

As I watched her, tears rolled down my cheeks with a happy smile on my face and she gave me a warm hug, whispering the words "Thanks for believing in me!" Out of happiness, I could find no words to reply to her and wished her all success in life.

To all our Canarites who think that the front desk people can only contribute meagrely and it doesn't bring any change, this small story of mine is a gentle reminder.

Right from my childhood, I have heard my mom preaching to me constantly - "When women support each other, incredible things happen. Wait for your moment. And when your moment arrives, be that woman who can make incredible things happen". As a banker, especially after all these events, I understand

that we are immensely blessed to turn out each interaction into an incredible moment.

Now, as I sit behind and think of such small positive acts that I have done, I could feel the real meaning of one of the old proverbs "As you sow, so shall you reap". As humans, we all are free to choose our actions from time to time but we are never free from the consequences that arise from it.

Let it be good or bad. With astounding accuracy, life pays for all our deeds like a boomerang. With all the official capacity we are trusted upon with, let us help perpetuate goodness creep up the pillars of this earth!

"As you sow, so shall you reap!"

हम नारी हैं

कविता



मो. जुहब

अधिकारी

कृषि वित्त एवं प्राथमिकता
क्षेत्र अनुभाग, क्षे.का. अलिगढ़

हम नारी हैं, शक्ति का प्रतीक,
जग में आगे बढ़ने का हमें अधिकार है।
हम न डरती हैं, न घबराती हैं,
अपनी महिमा को समझती हैं,
अपनी साँसों में बसाती हैं।

हम नारी हैं, नई दुनिया की नई शक्ति,
अपनी ताकत से खुद को साबित करती हैं।
हम दिल में सब कुछ लेकर चलती हैं,
उड़ानों में अपनी ताकत को ढालती हैं।

हम नारी हैं, जीवन के आनंद का प्रतीक,
अपनी आवाज़ से दुनिया को जगाती हैं।

हम उमंग से भरी हुई, नए सपनों से लबरेज,
अपने विश्वास के आँधी में सब कुछ झेलती हैं।

हम नारी हैं, माँ दुर्गा हम में बसती हैं,
धन की देवी माँ लक्ष्मी भी हम पर टिकती हैं।
हो सवाल जो शिक्षा का तो सरस्वती भी हम ही हैं,
असुरों के लिए माँ काली विनाशिनी हैं।

हम नारी हैं, विश्वास की किरण,
आगे बढ़कर नई उड़ान भरती हैं।
हम अपने सपनों को साकार करती हैं,
उन्हें सच्ची ताकत का रूप देती हैं।

My Father, my pride



R M Mumtaz Begum

SWO-A
MD&CEO's Secretariat
HO Bengaluru

As a little girl, I remember tugging on your hold and swinging in the air.
I felt proud of you 'My Father', nothing can harm me I knew, for you were there.

Your moral teachings and your ways of life shaped me as I grew up.
I was awestruck by your determination. In spite of many hurdles,
You never gave up.

During school days, your writing and oratory skills were an inspiration.
To be as methodical and learned as you,
was my aspiration.

I always marveled at your infectious smile and your well kempt look.
Flaunted you, 'my proud possession' by grasping your hand,
as your majestic walk you took.

“Imbibe values in your children, not by preaching,
but by practicing” You gave me a cue.
I am definitely proud to be born to you.

Tonight as I sit beside you, dear father, your saintly way of leaving this world
and beginning your eternal journey, I reminisce.
Your courteous looks! I am surely going to miss.

I am still proud to be part of your cortege, as my final farewell I bid.
I would like to withdraw myself from this world as gracefully as you did.

As the cortege fades away, there is tugging again,
'my heartstrings heavy on my chest.'
No strength to bear the pain, I just smile and say,
“Good bye Father, I'll do my best.”

AGENDA – WOMEN'S DAY CELEBRATION



Janapriya D
Senior Manager
R&L Section
CO Trivandrum

We witnessed innumerable and massive motivational messages, appreciation posts and acknowledgment texts on March 8th. This ritual happens on the 8th of March every year. Well, that's how we celebrate Women's day.

This year too was no different. Most of the offices around had official meetings on the day, we witnessed some offices giving the luxury of gifts to the women employees, social media was flooded with women's day messages, and colleagues greeted each other. They took care to specifically greet the housewives too (Women's day is not just for the working lot, right?. Point well received (Applause)). It all seemed like womanhood was celebrated with its full vigour on that day. I got confused thinking that, if we had this massive recognition, what was the whole need of a women's day celebration. Well, people are respecting us, can't you see that? It's evident though! Look at the flower in my hand!



The day went well with all of us (women) having our own dose of enjoyment. May be not all, but yea some for sure. Haven't you heard of the offers that many of the brands had offered? Restaurants even gave a 50% off. ! What more can you ask for?

I woke up smiling the next day, thinking that I was waking up to a new world, having got the enormous recognition last day! World has changed, may be they never really celebrated women's day well enough all these years which accounts to the fights we had to put all throughout! Better late than never! But this time, it has struck the chord. Mission accomplished. New world! I think many of us (women) did have the same hope, waking up.

We woke up happily, little to realise that the world went back to March 7th. It was back to the globe's "normal". After all, celebrations are over and we are getting back to reality. *Reality check* and your's truly got confused again. May be this year's celebrations were also not well enough! We should have changed the food menu! No, no, should have tried a different costume, the color was not that great! Thoughts came rushing into my mind. Where have we gone wrong? It was all great yesterday, how can everything be changed the very next morning, that too everywhere around the globe? May be I should do a course in social psychology, for the better understanding of the fellow humans around!

All the decorations have been removed, glitters swept, the teacups and snack boxes cleaned and the hall is now empty, yea they took away the chairs too. The post-celebration day. Somebody asked me "wasn't there a women's day celebration yesterday?" I nodded, and she disapprovingly shook her head.

This chaos above is scary, absolutely scary. Unfortunately, that's what we face post Women's Day since ages. Are we forgetting the purpose of Women's Day? More surprising, it is to understand that now,

amongst some groups; debates are going on for the need of celebrating Women's day. The reasons based on which these deep discussions are happening inside those air conditioned rooms are too sugar coated to be true. One being, "aren't all the days for women? Why do we want to show our strength on just one particular day when we are strong enough all throughout? And from one nook a voice sounded like this "Men too have a day to celebrate! Does somebody even remember that?"

A flash back to the past: It took centuries for women to even understand that something was not right in their life. They thought that the life that was happening to them was normal as it was supposed to be. It took ages for them to realise that what they had was not life at all, but something that worked on other's commands. The realisation in itself was an achievement. They had to literally fight for everything and most of the fights were silenced within the 4 walls. The screams were pretended to be unheard, the wounds unseen and the voices non-existent. Everything was taken for granted. Putting themselves together, slowly the women started screaming more to make the world around them hear. After years of screaming, sometimes silently though, somebody heard a feeble sound. So feeble that it was easy to be ignored. However they struggled hard, fought for every single right, shouted every other issues they faced.



That's the world we see now, after those centuries of struggle, the world which asks "Dont we give them enough freedom?" sipping that hot "home-made" tea! Recently, the world has changed even more, it has started speaking positively, so positive that I wonder how much toxic it can be. From glorifying women to a multi tasker, support system and backbone of the household/ workplace, they have started reminding them of their "responsibilities".

To the society - Its not the acknowledgment of work that we need, its the understanding that women are still struggling hard to come to the forefront, not because they work less, but because the society chose not to see them work hard and succeed. It's the understanding that responsibility should always be equally distributed and that no one has to be taken for granted. Its the duty of giving respect and treating them as equal. It's the dealing of ego which fails to accept successful women inside and outside your family. Its realising that taking burden is not one sided and no one has the right to impose anything on anybody. Its the knowledge that there is nothing like "thats how society works and its the rule since ages". Its not looking at a girl child and thinking "after all she has to be married off". Its making your mind accept that women has and will always have the liberty to take their own life decisions just like the others. Its to teach you that the world is everybody's and not as they say " Its a man's world". Its for making you willing to come out of the comfort zone and realise that there are no gender specific works. Above all, its for having a fear in your mind that her dignity should never be questioned in any manner. Its to make you realise that the sky, stars and the moon are not just for you. And yes, its also to remind you that she is strong, much stronger than you think!

To the questioning lot - We will have Women's day celebrated here, even after making sure that you will never forget these lessons, never ever, and that you put everything in action!, because we celebrate to celebrate and cherish ourselves!

नारी आखिर है क्या तू ?



अनुपमा श्रीवास्तव

अधिकारी

सा.प्र. अनुभाग, क्षेत्र.का. लखनऊ 1

तू बच्ची है चंचलता से भरी हुई,
या मनमोहक मृगनयनी अबला है तू।
घर सपने आंखों में कर अपने नयी आगाज का नारा,
या निढाल रातों में सुकून
भरा माँ के पल्लू का किनारा।
नारी आखिर है क्या तू।

तू दुर्गा है तू लक्ष्मी है,
भार्गवी भी तू ही है।
तू गिरिजा है तू जलधी है,
ये सिद्धि सिद्धि भी तेरी है।

तू दृढ़ता है सरोजिनी की,
तो सूर्य की कोकिला लता भी तू।
तू ममता की मूरत टेरेसा है,
तो मर्दाने झँसी की रानी तू।

पर है गजब रीत तेरे रचाइया की भी
जिसने तुझे संवारा है।
दे मूरत मन मजबूती का,
है घड़ा भर शक भी जिगर में डाला है।

शब्दों की शीत लहर चलते ही
तू क्यूं सिमट सी जाती है।
कर जो नर ब्रह्मकटि ताने आए,
तू क्यूं संकुचा सी जाती है।
कोई कहे तू मोटाती है,
कोई कहे कुछ खाती नहीं क्या।
किसी ने कहा क्या गाती है,
तो कोई बोला तू चुप हो जा।

घर रहके जो काम किया,
कहा की तूने किया ही क्या।
जो निकले कदम चौखट के बाहर,
तो सुना प्रतिष्ठा का आँचल डोला।

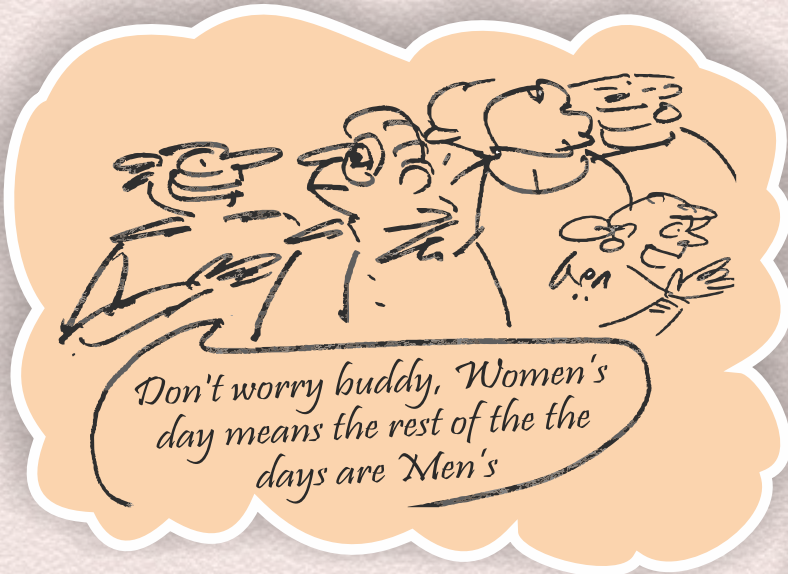
पर रुक, तू थोड़ा ठहर ज़रा,
तू सुन, पर पहले अपनी सुन ज़रा।
तू समझ, तू ही अतीत,
ना तेरे बिना किसी का वजूद यहाँ।
तू मान, तू ही है आज,
मुस्तकबिल भी कल का तुझसे बना।

रख बराबर तू खुद को पहले,
फिर देख दुनिया को झुकता हुआ।
आँख मिला तू खुद से पहले,
फिर देख हस्ती का रंग बदलता हुआ।

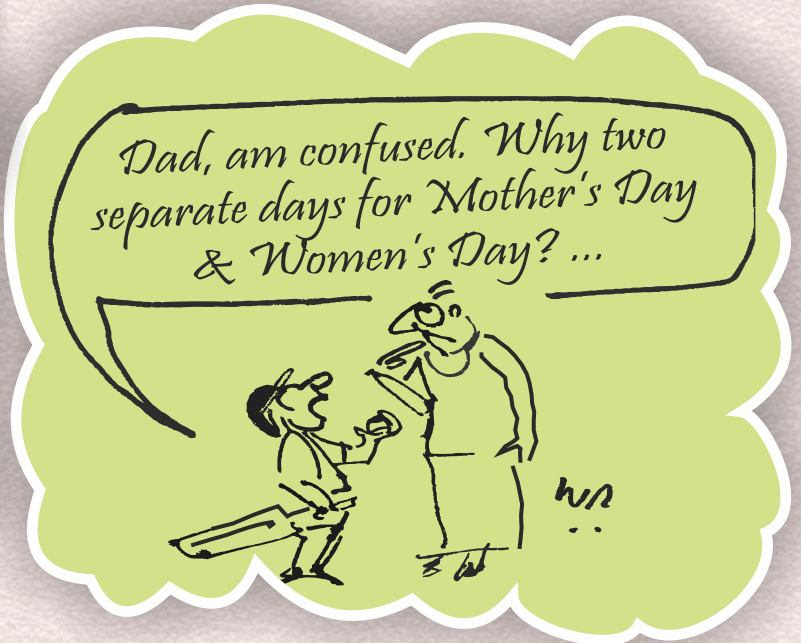
तू उठ, तू खड़ी हो जा,
झड़क दुनिया के ताने बाने।
न देख तू कौन ऊंचा नीचा,
ना देख कौन तुझसे आगे पीछे।
तू बस जी, तू बस उड़ती जा,
देख पूरा ब्रह्मांड तुम्हारा है।

तू उठ, तू खड़ी हो जा,
सर उठा और खुद पर नाज़ करा
कर थोड़ा खुद पर विश्वास करा

तू उठ, तू खड़ी हो जा,
और फिर पूछ खुद से कि,
ऐ नारी, आखिर क्या कुछ नहीं है तू!



Refer to "drawer" by:
K P Ramesh Rao



अंतर्राष्ट्रीय महिला दिवस समारोह 2023 – प्रधान कार्यालय International Women's Day Celebration 2023 - Head Office



HEAD OFFICE

Canara Bank was declared winner for the titles of Best MSME Bank, MSME Friendly Bank, CSR Initiatives and Business Responsibility Bank, and Best Bank for promoting Social Schemes and Runner up for Govt. Scheme Implementing Bank, Best Branding Bank, and Best Bank for Implementing Covid Schemes at the “MSME Banking Excellence Award 2022” organised by the Chamber of Indian Micro, Small and Medium Enterprises (CIMSME) in New Delhi on 23.02.2023. Sri. Bhavendra Kumar, CGM, Delhi CO attended the event and received the awards on behalf of the bank from Sri. Gajendra Singh Shekhawat, Hon’ble Cabinet Minister, Ministry of Jal Shakti and Dr. Rajaneesh IAS, Addl Secretary and Development Commissioner, Ministry of MSME.



Smt. Geetika Sharma, GM and Wing Head, and other executives of Government Services Wing welcoming Sri. Ashok Chandra, ED on his maiden visit to Government Services Wing, HO Annexe, Delhi on 22.02.2023 after taking charge of the Wing.



CIBM

Sri. V S Balasubramanian, GM(D.), and Sri. Sateesh Karta, Dy. GM of Banker's Institute of Rural Development (BIRD), Mangaluru visited CIBM, Manipal along with Staff of Kerala Gramin Bank on 22.02.2023. They had a fruitful interaction with the faculty of CIBM.



BENGALURU (METRO)

A business strategy review meet of Bengaluru CO chaired by ED Sri. Ashok Chandra was held on 17.02.2023. The review also had the presence of Sri Debananda Sahoo, CGM, Bengaluru CO, who spread light on the strategies to be adopted to reach the Corporate Goal for March 2023. Sri. Ashok Chandra, ED, highlighted the Y-o-Y performance of our bank compared to peer banks and stressed on the areas that needed immediate attention for improvement. Sri. Ashok Kumar Dash, GM, Bengaluru CO, other executives and staff were also present during the meet.



A Mega Retail Expo and Housing Loan Utsav, was organised by Bengaluru CO on 23rd and 24th February 2023 at B.E.S Educational Institutions, Jayanagar. The Expo that witnessed the participation of our customers, builders and vehicle dealers was inaugurated by Sri. Ashok Kumar Dash, GM, Sri. G Alexander, DGM,

Bengaluru CO along with heads of all verticals under Bengaluru CO. The other executives present were Sri. H T Baviskar, GM & Regional Head, Bengaluru North RO, Sri. T G Boraiah, DGM and Region head of Bengaluru South RO, Sri. C M Thimmaiah, DGM, Retail Asset Wing, HO and Sri. Raghavendra H S, DM, Retail Lending Section Bengaluru CO.



A MSME Customer Outreach Programme was organised on 22nd February 2023 at KASSIA Bhavan, Bengaluru. Sri. Ashok Kumar Dash, GM, Bengaluru CO, in his welcome address thanked all our customers for making Canara Bank the 3rd largest PSB in India. Sri. Shashidhar Aithal, DGM, CAM Wing, HO elucidated the role played by Canara Bank in MSME Sector. Valuable inputs were given by Sri. R Gopinath Rao, Dy. Director, MSME Development Institute, Bengaluru in his address.



Canara Bank officially signed a MoU on 03.02.2023 with National Law School of India University (NLSIU), Bengaluru to offer education loan facilities to meritorious candidates of NLSIU under our Vidya Turant Scheme. Sri. Debananda Sahoo, CGM, CO Bengaluru, Sri. T G Boraiah, DGM, Bengaluru South RO Head, Sri. Puneet Kumar Sharma, AGM, RAH, Basavanagudi,

and Sri. Raghavendra H S, DM, Bengaluru CO, along with other staff members were present during the ceremony. Prof. (Dr.) Sri. N S Nigam, Registrar, NLSIU, Bengaluru represented NLSIU.



BHUBANESWAR

A Mega Retail Expo and Housing Loan Utsav was organised by Bhubaneswar CO from 24th to 25th February 2023. Stalls were put up by 14 builders and 8 vehicle dealers. Sri B L Meena, GM, Bhubaneswar CO, inaugurated the expo. Sri. B L Meena, GM, Sri. G N Murthy, DGM and Sri. Prakash Pradhan, AGM, Bhubaneswar CO addressed the gathering. Sanctions amounting to ₹27 crores were distributed at the Expo.



CHENNAI

Chennai Circle and Chennai North RO, extended financial assistance of ₹4,80,000/- to Singaram Pillai Girls Higher Secondary School, Villivakkam, Chennai for the purchase of Solar Power Panel and Inverter under CSR Activity of the bank. The occasion was graced by Sri. Nair Ajit Krishnan, CGM, Chennai CO, Smt. Vijayalakshmi CS, GM, MCC Wing, HO, and Sri. Swaminthan R, DGM, RO, Chennai North. A DD for ₹4.8 Lakhs was handed over to the school correspondent. During the event, various

schemes, products and services of our bank designed for children and teachers were displayed. Executives and staff from Chennai CO and Chennai North RO were also present during the occasion.



A New Corporate Client Reach Program was conducted at Chennai Circle on 20.02.2023 as part of the objective to add ₹40000 Crore under Corporate Segment during Q4 of CFY. The event was graced by Sri. Debashish Mukherjee, ED, Sri. Nair Ajit Krishnan, CGM & Chennai CO head, Sri H Seshagiridas, GM, LCC Wing, HO, Sri. P Ravi Varma, GM, Chennai CO, and Sri. P Dattatreya Sarma, DGM, Chennai CO. The event witnessed active participation of LCB, MCB, Chennai and Anna Nagar East Branch of Chennai Circle who brought in a good number of new and potential clients.



Chennai Circle organised a Mega Retail Lending Expo at 7 different venues on 11.02.2023 and 12.02.2023 to boost the retail lending portfolio of our bank. Sri. Nair Ajit Krishnan, CGM, Sri. P Ravi Varma, GM, Sri. P Dattatreya Sarma, DGM, and Sri Hariharan M V, AGM, Chennai CO and various executives from the Circle office, ROs, RAHs and Branches also participated in the event. Provisional sanctions of ₹107.56 cr were handed over to the customers during the expo.



Sri. Nair Ajit Krishnan, CGM, Chennai CO visited Dharmapuri RO on 10.03.2023 on the occasions of opening of new premises of Matlampati Branch and opening of renovated premises of Hosur II Branch. Matlampati Branch was inaugurated by Hon'ble MLA Sri. K P Anbalagan and Hosur II by Sri. Nair Ajit Krishnan, CGM, Chennai CO. Sri. K B Anand, AGM, Dharmapuri RO, other staff, and customers were present during the inauguration.



A programme on Mental Health Awareness was conducted as part of International Women's Day Celebrations at Chennai CO on 07.03.2023. The Chief Guest of the event, Smt. Prabha Sridevan, Retd. Justice of Madras High Court was honoured by Sri. Nair Ajit Krishnan, CGM, Chennai CO. Smt. Nalini Padmanabhan,



Director, Canara Bank, Sri. P Ravi Varma, GM, Chennai CO, Smt. Vimala Vijaya Bhaskar, DGM, Chennai South RO, Dr. Shyamala Devi, Behaviourial and Developmental Paediatrician and Dr. T S Boochandran, Diabetologist and Endocrinologist were the other dignitaries present during the event.

Utsav was inaugurated by Sri. B P Jatav, CGM, CAM Wing, HO and Sri. K H Patnaik, CGM, Hyderabad CO. Smt. R Anuradha, GM, Hyderabad CO, Smt. Kanimozhi S, DGM, Hyderabad CO, RO Heads, RAH Heads, and other executives were present at the event. During the 2 day programme, 95 housing loan leads amounting to ₹25.15 Crores were generated.

HYDERABAD

A MSME Outreach program, "Canara Utsav" was conducted at Hyderabad CO on 02.02.2023. Sri. B P Jatav, CGM, CAM Wing, HO inaugurated Canara Utsav and SHG stalls and in his keynote address underlined the importance of MSME sector in generating employment for the masses and called it as the growth engine of the economy. Sri. K H Patnaik, CGM, Hyderabad CO, Smt. R Anuradha, GM, Hyderabad CO, various executives, RO Heads, and Sulabh Heads participated in the program. Nearly 120 customers attended the event and it generated overall leads amounting to ₹521 Cr.

International Women's Day was celebrated at Hyderabad CO on 13.03.2023. Chief Guest Smt. K Nikhila, Regional Director, RBI (Telangana) spoke on gender equality, equity, stress management and work life balance. Sri. K H Patnaik, CGM, Smt. S Kanimozhi, DGM, Dr. A. S Farida, DGM, Hyderabad CO, and other staff graced the event. An exhibition and sale of products manufactured by women entrepreneurs was also held and successful women entrepreneurs were honoured during the programme.



A Mega Retail Expo was organised by Hyderabad Circle, with the participation of 7 ROs, from 13.02.2023 to 21.02.2023 and a Mega Housing Loan Utsav was also conducted on 22.02.2023 and 23.02.2023. The

MANGALORE

Business Performance Review Meet of Mangaluru CO was conducted on 01.02.2023 at Mangaluru CO. Sri Ashok Chandra, ED, in his key note briefed the performance of our bank in comparison to peer banks



and underlined the need for sustained growth under CASA and RAM parameters. The performance highlights of the Circle was presented by Sri. S Jayakumar, CGM and Circle Head who also shed light on the route map for the Circle to achieve corporate expectations. Sri. Raghava Naik K, DGM, Mangalore CO, other executives, branch-in-charges, and staff were also present.

The 3rd Gold Loan Plaza of Mangaluru RO was inaugurated at Mangaluru Surathkal Branch on 15.02.2023 by Sri. S Jayakumar, CGM, Mangaluru CO in the presence of Sri. Robert D'Silva, AGM, Mangaluru RO and Sri. Yogesh Kumar, Branch Head. During the function, gold loan sanctions were handed over to customers by Sri. S Jayakumar, CGM, Mangaluru CO.



Sri. S Jayakumar, CGM and Circle Head, Mangaluru, on 06.02.2023, inaugurated the new premises of Narasimharajapura Branch in the presence of Sri. D Anil Kumar, AGM and RO Head, Chikkamangaluru, RO, Sri. Naveena M P, SM, N R Pura Branch, and other staff. Sri. S Jayakumar interacted with the customers of the branch and also highlighted the performance of Canara Bank and future prospects.



TRIVANDRUM

NRE Meet of Kannur South RO chaired by Sri. Sathyapal V C, AGM, Kannur South RO was held on 01.03.2023. The meet witnessed the participation of our top NRI customers from various branches under the RO. Sri. P K Anilkumar, DM, Kannur South RO, Sri. Ajith Kumar P R, DM, Kannur South RAH, and all branch heads of participating branches attended the meeting.



VIJAYAWADA

A townhall meeting was organised at CLDC, Vijayawada CO on 06.03.2023. The meeting was chaired by Sri. K Satyanarayana Raju, MD & CEO who addressed the gathering and gave inputs about various methods to improve CASA, customer service and improve our business in the future. He also mentioned about some pioneering schemes that will be implemented soon. Smt. K Kalyani, GM and Circle Head, Vijayawada CO, Smt. Vijayalakshmi C J, DGM and RO Head, Vijayawada RO, other executives and staff attended the meeting.



आगरा

महिला दिवस समारोह का आयोजन : अंचल कार्यालय, आगरा में अंचल प्रमुख श्री जोगिन्द्र सिंह घनघस, महाप्रबंधक के मार्गदर्शन में दि.15.03.2023 को महिला दिवस समारोह का आयोजन किया गया। समारोह में सरोजिनी नायडू मेडिकल कॉलेज, आगरा की प्रोफेसर व स्त्री रोग विशेषज्ञ डॉ. निधि गुप्ता, मुख्य अतिथि के रूप में उपस्थित रहीं।



अहमदाबाद

अंतर्राष्ट्रीय महिला दिवस समारोह: अंचल कार्यालय अहमदाबाद ने महाप्रबंधक श्री शंभु लाल जी के मार्गदर्शन में अंतर्राष्ट्रीय महिला दिवस का आयोजन किया। इस अवसर पर कार्यस्थल पर महिलाओं की उपलब्धियों और योगदान को सराहा गया। महाप्रबंधक महोदय ने कार्यस्थल में लैंगिक समानता और महिला सशक्तिकरण के महत्व पर प्रकाश डालते हुए सभी को संबोधित किया। उन्होंने महिलाओं को समान अवसर और समर्थन प्रदान करने की आवश्यकता पर बल दिया। अंचल के उप महाप्रबंधक श्री अमित मित्तल ने संबोधित करते हुए संगठन के विकास में महिलाओं की भूमिका को



महत्वपूर्ण बताया। उन्होंने महिला कर्मचारियों को पदोन्नति के लिए भी प्रोत्साहित किया।

स्वर्ण ऋण में विशेष योगदान के लिए सम्मान कार्यक्रम : दिनांक 5 मार्च, 2023 को श्री शंभु लाल, महाप्रबंधक, अंचल कार्यालय अहमदाबाद के कुशल मार्गदर्शन एवं श्री प्रणय रंजन देव महाप्रबंधक, दबावग्रस्त आस्ति प्रबंधन विभाग, प्रधान कार्यालय बेंगलूरु की गरिमामयी उपस्थिति में वर्ष 2022 -23 के दौरान स्वर्ण ऋण में विशेष योगदान देने वाले कर्मचारियों को सम्मानित किया गया। इस अवसर पर अंचल कार्यालय के उप महाप्रबंधक श्री अमित मित्तल भी उपस्थित रहे।



भोपाल

दिनांक 17.02.2023 को अंचल कार्यालय भोपाल द्वारा एम्स भोपाल में कॉर्पोरेट सामाजिक दायित्व के अंतर्गत एक गतिविधि आयोजित की गई, जिसके अंतर्गत 5 जरूरतमंद टीबी मरीजों को पोषण संबंधी सहायता (6 माह का राशन) अंचल कार्यालय भोपाल के महाप्रबंधक श्री विक्रम दुग्गल द्वारा प्रदान की गई। इस अवसर पर, एम्स भोपाल के मुख्य निदेशक डॉ. अलकेश के.खुराना तथा डॉ. वर्षा राय, निदेशक - एनटीईपी, म.प्र. राज्य सरकार के एसटीओ, डीटीओ,



एसटीएफ अध्यक्ष की भी गरिमामयी उपस्थिति रही। सभी ने केनरा बैंक के इस कार्य की भूरी-भूरी प्रशंसा की।

चंडीगढ़

केनरा सखी उत्सव : वर्ष 2023 के लिए महिला दिवस समारोह की शुरुआत के रूप में और विभिन्न क्षेत्रों से महिला उद्यमियों को प्रोत्साहित करने के लिए, महिला उद्यमिता विकास केंद्र (सेंटर फॉर एंटरप्रेन्योरशिप डेवलपमेंट फॉर विमेन), सीईडी कक्ष, अंचल कार्यालय चंडीगढ़ द्वारा उभरती हुई महिलाओं को बढ़ावा देने हेतु दिनांक 07.03.2023 को "केनरा सखी उत्सव" का आयोजन किया गया, जहाँ महिला उद्यमी, प्रदर्शनी स्टालों में अपने उत्पादों/ वस्तुओं का प्रदर्शन/बिक्री कर सकें। प्रदर्शनी में विभिन्न प्रकार के हस्तशिल्प, मिट्टी के बर्तनों, सजाए गए इनडोर पौधों, स्वयं निर्मित चॉकलेट और लड्डू, पेंट और धागे से बने उत्पाद, डिजाइनर कपड़े, ऊनी वस्त्र, फैसी गार्डन टेराकोटा लघुचित्र, उत्तम आभूषण, शाही ओढ़नी, अचार और महिला उद्यमियों द्वारा निर्मित कई अन्य उत्पादों का प्रदर्शन किया गया। अंचल प्रमुख द्वारा सभी महिला उद्यमियों को प्रतिभागिता करने के लिए प्रमाण पत्र प्रदान किया गया। इस प्रदर्शनी में प्रवेश निःशुल्क था।



हमारे कार्यपालक निदेशक श्री बी.एम. शर्मा ने अंचल कार्यालय के कार्यनिष्पादन की समीक्षा करने और प्रधान कार्यालय के कॉर्पोरेट संदेश को पहुंचाने हेतु दिनांक 22.02.2023 से दिनांक 24.02.2023 तक अमृतसर क्षेत्रीय कार्यालय का दो दिवसीय दौरा किया। कार्यपालक निदेशक ने एचएनआई ग्राहकों के साथ बैंकिंग विषयों पर विस्तारपूर्वक चर्चा की। बैठक के दौरान, बैंक के विभिन्न उत्पादों की जानकारी ग्राहकों को दी गई और उनसे अनुरोध किया गया कि वे केनरा बैंक के

एंबेसडर के रूप में कार्य करें और अन्य लोगों को हमारे साथ बैंकिंग शुरू करने और हमारे विश्व स्तरीय उत्पादों और सेवाओं का अनुभव करने हेतु प्रेरित करें। कार्यपालक निदेशक ने अपने मुख्य भाषण में ग्राहकों की बढ़ती अपेक्षाओं की ओर फिर से हमारा ध्यान केंद्रित करने की आवश्यकता पर जोर दिया और प्रतिभागियों को अपने संबंधित लक्ष्यों को प्राप्त करने की सलाह दी। बाद में, केनरा एचएसबीसी लाइफ इंश्योरेंस कंपनी लिमिटेड के सहयोग से एक रोड शो आयोजित किया गया। रोड शो के दौरान 3 करोड़ रुपये से अधिक का प्रीमियम व्यवसाय हासिल किया गया। उन्होंने कर्मचारियों को जुनून के साथ काम करने के लिए प्रेरित किया और ग्राहकों को हर समय सर्वोत्तम सेवा प्रदान की जा सके इसका आश्वासन दिया।



दिल्ली

अंतरराष्ट्रीय महिला दिवस : दिनांक 07.03.2023 को अंचल कार्यालय, दिल्ली में अंचल प्रमुख, श्री भवेंद्र कुमार, मुख्य महाप्रबंधक की अध्यक्षता में अंतरराष्ट्रीय महिला दिवस समारोह का आयोजन किया गया। मुख्य अतिथि के रूप में भारतीय तटरक्षक बल की कमांडेंट चांदनी भटनागर ने



कार्यक्रम की शोभा बढ़ाई। इस अवसर पर अंचल के श्री श्रीकांत महापात्र, महाप्रबंधक, श्री परमानंद शर्मा, उप महाप्रबंधक, श्री अभय कुमार मालवीय, उप महाप्रबंधक व अंचल कार्यालय की सभी महिला कर्मचारी उपस्थित थीं।

हुबल्लि

परिचर्चा: डिजिटल पैठ (पेनिट्रेशन) द्वारा बैंकिंग कारोबार में वृद्धि : दिनांक 23.02.2023 को अंचल कार्यालय, हुबल्लि द्वारा मार्च 2023 तिमाही हेतु हिंदी में परिचर्चा कार्यक्रम का आयोजन किया गया। उक्त कार्यक्रम का विषय प्रधान कार्यालय द्वारा प्रदत्त - डिजिटल पैठ (पेनिट्रेशन) द्वारा बैंकिंग कारोबार में वृद्धि है। परिचर्चा का आयोजन सहायक महाप्रबंधक श्री. यतीश कुमार गोयल जी की अध्यक्षता में किया गया। परिचर्चा में अंचल कार्यालय की सहायक महाप्रबंधक सुश्री रेणुका, मंडल प्रबंधक श्री. पी. वी. नागा सुधाकर सहित विभिन्न अनुभागों के 14 कर्मचारियों ने सहभागिता की।



हैदराबाद

अंतर्राष्ट्रीय महिला दिवस का आयोजन : दिनांक 13.03.2023 को अंचल कार्यालय, हैदराबाद में अंतर्राष्ट्रीय महिला दिवस मनाया गया। कार्यक्रम में अंचल कार्यालय, क्षेत्रीय कार्यालयों और आसपास की शाखाओं के कार्यपालकगण, अधिकारियों और महिला कर्मचारियों ने भाग लिया। भारतीय रिज़र्व बैंक (तेलंगाना) के क्षेत्रीय निदेशक श्रीमती के. निखिला ने इस अवसर पर मुख्य अतिथि के रूप में सादर आमंत्रित थीं। महिला उद्यमियों द्वारा निर्मित उत्पादों की प्रदर्शनी सह बिक्री हमारे अंचल कार्यालय परिसर में स्टालों में प्रदर्शित की गई। कार्यक्रम में विभिन्न क्षेत्रों में सफल महिला उद्यमियों को भी सम्मानित किया गया।



कोलकाता

श्री देवाशीष मुखर्जी, कार्यपालक निदेशक ने 24.02.2023 को कोलकाता अंचल का दौरा किया और सभी क्षेत्रीय कार्यालयों, एलसीबी, एमसीबी, आरएएच, सुलभ और एआरएम के कार्यनिष्पादन की समीक्षा की। अंचल प्रमुख श्री संदीप ज. गवारे द्वारा अंचल कार्यनिष्पादन पर एक संक्षिप्त प्रस्तुति दी गई। धन्यवाद ज्ञापन श्री रजनीश कुमार, उप महाप्रबंधक ने किया। श्री पी आर देव, महाप्रबंधक, दबावग्रस्त आस्ति प्रबंधन विभाग, प्रधान कार्यालय ने वृहद एनपीए ग्राहकों के साथ बैठक की। इसके बाद सीएसआर दायित्व के तहत पुरुलिया में सक्रिय एनजीओ भालोपहाड़ को कोलकाता अंचल की ओर से एक स्कूल बस प्रदान किया गया। श्री देवाशीष मुखर्जी, कार्यपालक निदेशक ने स्कूल बस की चाबी भालोपहाड़ एनजीओ को सौंपी। फिर उन्होंने वृहद कॉरपोरेट शाखा के पुनर्निर्मित परिसर का उद्घाटन किया। इस अवसर पर श्री राम बाबू मिश्र, उप महाप्रबंधक, अंचल कार्यालय कोलकाता एवं कोलकाता 1, कोलकाता 2, कोलकाता 3 और हावड़ा क्षेत्रीय कार्यालयों के प्रमुख उपस्थित थे।



मंगलूरु

मेगा रिटेल लोन एक्सपो- हाउसिंग लोन उत्सव-2023 : श्री एस. जयकुमार, मुख्य महाप्रबंधक, मंगलूरु अंचल के मार्गदर्शन में, दिनांक 23.02.2023 और दिनांक 24.02.2023 को ग्राहक आउटरीच कार्यक्रम के तहत दो दिवसीय मेगा रिटेल लोन एक्सपो- हाउसिंग लोन उत्सव-2023 का आयोजन किया गया। कार्यक्रम में मंगलूरु शहर के 20 बिल्डर्स एवं डेवलपर्स ने भी भाग लिया। श्री सुधाकर कोटारी, महाप्रबंधक, प्रधान कार्यालय ने 23.02.2023 को श्री राघव नाइक, उप महाप्रबंधक, अं.का मंगलूरु, श्री शिशिर सिंह, स.म.प्र, अं.का मंगलूरु और श्री रॉबर्ट डी सिल्वा, स.म.प्र.क्षे.का मंगलूरु की उपस्थिति में हाउसिंग लोन उत्सव का उद्घाटन किया। सभी गणमान्य व्यक्तियों ने बिल्डरों और ग्राहकों को संबोधित किया और उनसे विचार विमर्श भी किया। कार्यक्रम में भाग लेने वाले सभी बिल्डरों और डेवलपर्स को स्मृति चिह्न के साथ सम्मानित किया और आयोजन को सफल बनाने के लिए उनकी भागीदारी की सराहना की।



मुम्बई

ग्राहक संपर्क (निर्यातक-आयातक) बैठक: दिनांक 17 फरवरी, 2023 को ग्राहक संपर्क (निर्यातक-आयातक) बैठक आयोजित की। बैठक में बैंक के प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी श्री के. सत्यनारायण राजु और कार्यपालक निदेशक श्री देवाशीष मुखर्जी उपस्थित थे, तथा उन्होंने सभी ग्राहकों के साथ चर्चा की। एलसीसी विभाग, एमसीसी विभाग व एकीकृत कोष विभाग के महाप्रबंधकगण भी बैठक में उपस्थित रहे और प्रतिभागियों के साथ चर्चा की। बैठक में 30 से अधिक नए और संभावित ग्राहकों सहित 120 से अधिक ग्राहकों ने भाग लिया। आगामी माह में इन नए

ग्राहकों से ₹5000 करोड़ से अधिक का कारोबार जुड़ने की उम्मीद है।



पटना

अंतर्राष्ट्रीय महिला दिवस : श्री श्रीकान्त एम भन्डिवाड (महाप्रबंधक अंचल कार्यालय, पटना), श्री वाई डी शर्मा (उप महाप्रबंधक अंचल कार्यालय पटना) और श्रीमती काजल श्रीवास्तव (मण्डल प्रबन्धक, अंचल कार्यालय पटना) के मार्गदर्शन में अंचल कार्यालय पटना के सम्मेलन कक्ष में दिनांक 13.03.2023 को "अंतर्राष्ट्रीय महिला दिवस" का भव्य आयोजन किया गया। कार्यक्रम में विशिष्ट अतिथि के रूप में डॉ ए एन सफीना, प्रधान सचिव, अल्पसंख्यक कल्याण विभाग, बिहार सरकार ने सहभागिता की। इस अवसर पर अंचल कार्यालय, क्षेत्रीय कार्यालय, सीपीएच और शाखा से लगभग 50 महिला कर्मचारियों ने भाग लिया। इस अवसर पर कार्यक्रम की मुख्य अतिथि डॉ ए एन सफीना ने अपनी सफलता की कहानी प्रतिभागियों के बीच साझा की जिसके बाद हमारी महिला कर्मचारियों के साथ एक विशिष्ट संवादात्मक सत्र का भी आयोजन किया गया।



पुणे

वार्षिक खेल दिवस का आयोजन : स्टाफ सदस्यों में खेल भावना एवं प्रतिस्पर्धात्मकता प्रवृत्ति जागृत करने के उद्देश्य से दिनांक 11 फरवरी 2023 को अंचल कार्यालय, पुणे द्वारा मानव संसाधन विकास गतिविधि के तहत खेल दिवस का आयोजन किया गया। खेल दिवस का शुभारंभ महाप्रबंधक एवं अंचल प्रमुख श्री राजेश कुमार सिंह के कर-कमलों से 10 फरवरी 2023 को इवेंट लॉच के साथ किया गया। दिनांक 11 फरवरी 2023 को खेल दिवस का आयोजन श्री पंचानन महापात्र, उप महाप्रबंधक की अध्यक्षता में तथा श्री अतुल मिश्रा, क्षेत्रीय प्रमुख, क्षेत्रीय कार्यालय, पुणे-1, मनोज मीणा, श्री अतुल बंसल, श्री कुमार संजीव, सहायक महाप्रबंधकों एवं श्री रंजीत कुमार एवं श्री राजेंद्र कुमार जेना, मंडल प्रबंधकों की गरिमामयी उपस्थिति में संपन्न हुआ। इस खेल दिवस का आयोजन श्री राजीव कुमार शुक्ल, सहायक महाप्रबंधक, अंचल कार्यालय, पुणे के कुशल मार्गदर्शन में संपन्न हुआ।



तिरुवनंतपुरम

क्षेत्रीय राजभाषा सम्मेलन : दिनांक 27 जनवरी, 2023 को टैगोर थिएटर, तिरुवनंतपुरम में क्षेत्रीय राजभाषा सम्मेलन (दक्षिण एवं दक्षिण-पश्चिम) का भव्य आयोजन किया गया। राजभाषा विभाग, गृह मंत्रालय, भारत सरकार द्वारा आयोजित कार्यक्रम में श्री.अजय कुमार मिश्र, माननीय केंद्रीय मंत्री अध्यक्ष उपस्थित रहे। समारोह के मुख्य अतिथि श्री.आरिफ मुहम्मद खान, माननीय राज्यपाल, केरल द्वारा कार्यक्रम का

उद्घाटन किया गया। समारोह में दक्षिण स्थित राज्यों के कार्यालय प्रमुख, हिंदी अधिकारी गण एवं अन्य कर्मचारी उपस्थित रहे। समारोह के दौरान वर्ष 2020-21 एवं 2021-22 के लिए क्षेत्रीय पुरस्कार वितरित किए गए। बैंक एवं बीमा कंपनी की नराकास, तिरुवनंतपुरम को उक्त दो वर्षों के लिए क्रमशः द्वितीय एवं तृतीय पुरस्कार से समानित किया गया। समिति की ओर से अध्यक्ष, श्री.एस.प्रेमकुमार द्वारा शीलड ग्रहण किया गया और सदस्य सचिव श्री मनेष मोहन द्वारा प्रमाणपत्र ग्रहण किया गया।



विजयवाड़ा

एक दिवसीय प्रयोजनमूलक हिंदी कार्यशाला का आयोजन : नगर राजभाषा कार्यान्वयन समिति, विजयवाड़ा के तत्वावधान में दिनांक 09 फरवरी 2023 को हमारे केनरा बैंक अंचल कार्यालय द्वारा अंतर बैंक एक दिवसीय प्रयोजनमूलक हिंदी कार्यशाला का आयोजन केनरा बैंक, अध्ययन व विकास केंद्र में किया गया है। नराकास सदस्य सचिव डॉ. रमेश बाबु दर्शि ने मुख्य अतिथि के रूप में भाग लिया।



Resurgence of a Great Strength



Bharathi D
 SWO-A
 Zonal Inspectorate
 HO, Bengaluru

When it comes to women, I wonder how I can describe this wonderful creation of God. Bog me not, if I, in spite of my sincere efforts, fall short in capturing this magnanimity in all its entirety. On International Women's Day, I feel blessed to speak about a small section of this wholeness---**THE INDIAN WOMEN**--subdued yet resilient, strong yet soft, capable yet humble, dynamic yet modest, dashing yet spiritual, traditional yet trendy, tranquil yet fiery, deprived yet rich in values and ethics, embracing a culture purely indigenous to them thus rendering them very unique and special.

VEDIC PERIOD AND DYNASTY RULE

Many studies prove that our Vedic age was very scientific and advanced where men and women were on equal footing and shared equal rights. Our Vedic scriptures and hymns glorify the dignity of women. Manusmriti, composed in 2nd and 3rd century CE says, “**yatra naryastu puhyante ramante tatra devata**” meaning “where women are honoured, there Deities dwell”. The Hindu Gods are symbolic of this. Lord Shiva absorbed



Goddess Parvathi in half of himself and hence the name Ardhanareeshwara. Lord Vishnu placed Goddess Lakshmi in his bosom and hence the name Srinivasa (the dwelling place of Shri or Lakshmi). Further, when we study about dynasties that ruled our nation, we learn that women were given lot of importance. During the rule of Shatavahanas in 230 to 220 CE, Mauryas in 322 CE to 185 CE and Kakatiya in 12th to 14th century AD, women were involved in decision making process of their kingdoms. We also learn that girls were given formal education and trained in warfare too. Stone sculptures dating as back as 12th century clearly prove that women in India knew reading, writing, warfare and martial arts. Needless to say, men and women enjoyed equal status and gender inequality was a concept unknown. Women were also given freedom to select their husbands by an arrangement called Swayamvara.

INVASIONS AND ITS IMPACTS:

When there was such extensive women inclusiveness in these centuries, why is there a hue and cry about gender equality, girl child education now? Yes, there are reasons for this. Indian women were hopelessly subjugated during foreign invasions which drastically brought down their status. From 12th to 18th century i.e., for 700 years, practices now considered detrimental to women welfare, growth and progress were adopted then for their very survival. To protect and safe guard women from abduction and forcible marriages, they were confined to the four walls of their homes. This led to their deprival of education. Child marriage also came into vogue for this sole reason. Jauhar or mass self-immolation of women was a means for them to escape being sex slaves to foreign rulers against whom their Kings lost a war. In these ways, Indian women protected their dignity and the principles they stood for. This is the best ever example for endurance and forbearance. While our hearts cry out for them, we have to draw strength from their courage and sacrifice. Even in these extreme

conditions, Indian women like Onake Obbavva, wife of a watch tower guard in Karnataka gave up her life defending her land. Later, Britishers who came to India as mere traders gradually took the country into their clutches. Kittur Rani Chennamma and Jhansi Rani Laxmi Bai of 19th century are but a few examples of women who bravely fought against the colonial rule. The exemplary gallantry shown by them in opposing foreign invasions speak volumes for women as embodiment of courage. But a majority mass of Indian women still remained subdued as several practices which were initially adopted for their safety had become a way of life for them. They were subconsciously tuned to live by these practices which made them complacent regarding their growth and progress. Then emerged radical reformers like Jyotirao Phule, Rabindranath Tagore, Ishwar Chandra Vidyasagar, Swami Vivekananda, Rajaram Mohan Roy who fought tirelessly to improve the condition of women and give them their position in the society.

EDUCATION TO WOMEN

Indian history is full of women who were pioneers in breaking gender barriers and fought for their rights. The first woman who spearheaded this change in the society was Savitribai Phule. She strongly believed that educating women was the only tool for their better future and established the first school for girls in India. Tarabai Shinde, an associate of Savitribai Phule strongly opposed gender discrimination and became a harbinger of revolution. Though a foreigner, Sister Nivedita who was greatly influenced by Swami Vivekananda contributed significantly towards women education by establishing several model institutions to impart basic education to all girls in the society. Due to the efforts of such visionaries and by drawing inspiration from them, women today have made immense progress in field of politics, arts, science, law and others.

EDUCATION TO BOYS -- PRIME IMPORTANCE

Von Tunzelmann, a British historian who graduated from the University of Oxford, in her book INDIAN SUMMER, quotes "In the beginning there were two nations. One was a mass, mighty and magnificent empire, brilliantly organized and culturally unified, which demonstrated a massive swath of the earth. The other was an under developed, semifeudal realm, riven by religious factionalism and barely able to feed its illiterate, diseased

and stinking masses. The first nation was India, the second was England. The year was 1577....". But when the British rule in India ended in 1947, the scenario had totally reversed. India was brutally looted and reduced to rags. The ruthless foreign invasions had reduced our country to a pathetic condition, hunger stricken and utterly poor. Families could barely afford a square meal a day, education to all was farfetched. Hence, boys who had to provide for their families received preference over girls in education and women who were wrongly tagged as weaker gender for centuries of foreign invasion, continued to stay back in their homes and take care of children and family. Never-the-less, their innate managerial skills always blossomed and found expressions within the four walls of their homes. Be it managing a big family with limited resources or educating their children ethically and culturally, women always excelled at these.

FREE AND INDEPENDENT INDIA

With India emerging as fully independent in 1947, women education got a fillip and several measures were adopted to educate Indian women and uplift their status. And it had to start with girls and move up all the way to educating women. "Educate a girl and you educate an entire family" was the message given to nation then. And how true!! This set an encouraging and promising platform for growth and progress of women in India. Thanks to present day parents who treat their daughters on par with sons, girl child education has gathered steam. With education, they now occupy responsible posts in organisations and in society. The various roles they take up at family and society train them in an entire gamut of managerial qualities like quick and right decisions, unbiased opinions, presence of mind, multi-tasking, rational and out-of-box thinking, thus providing them a cutting edge to excel in their own fields and establish themselves as second to none.

INDIAN CULTURE AND MANAGERIAL QUALITIES

The fundamental tenets and cultural framework of Indian society give women an unmatched exposure to managerial qualities. Indian women right from their young age are groomed to take up responsibilities for their families like helping in household chores, food preparation, being affectionate towards youngsters, respecting elders and taking care of aged people. The very fabric of Indian culture thickly interwoven with

values and ethics make them embodiments of humanity, morality, honour, respect and dignity. In addition to formal education, they are also taught important life skills for a good living. They are groomed to be accommodative, adaptive and receptive of people. Indian moral code and principles, in the yester years and today, are looked upon by the entire world. This rich culture with its multi-dimensional characteristics extends to their work places too where women exhibit mutual respect and good inter-personal behaviour. Balancing both family and work life tunes them to quick decision making, delegation, execution, creativity, foresight, appreciating other's contribution, devising alternative and better methods of job execution, acquiring new skills while sharpening the existing ones, so on and so forth. Spirituality instilled in her right from her young age by elders fosters a progressive thought process and a tranquil mind- the two basic requirements for leaders in organisations.

MOTHERHOOD AND MANAGERIAL QUALITIES

In addition to her family and work life, the experience she gains from motherhood is unparalleled for she learns the two most important leadership qualities-- taking up responsibility and feeling accountable for it. Mothering a child while mistaken as purely instinctive, is in fact a conscious tuning of herself to gear up to situations never faced before and yet be her best at it. Patience, tolerance, empathy, planning, organising, innovation, guidance gets added to her personality with a child in her life. These qualities are exactly the ones sought for in leaders in organisations. Mothers have a special gift of emotional strength and heightened multi-tasking ability. Mothering a child makes them mould their personalities to best suit the situation. Evolving themselves continuously, they have emerged as excellent leaders. Of all the qualities, the one absolutely outstanding is her ability to press the pause button on her professional ambitions, that distinct quality called "sacrifice" which surpasses all others in profundness.

TECHNOLOGY AND WOMEN EMPOWERMENT

Digitalisation and technology are connecting Indian women to external world like never before. They are introduced to novel ideas leading to emergence of a swarm of women entrepreneurs. Technology also provides platforms to sell their products thus empowering them economically. In addition to winging

her aspirations, it also adds value to her creative skills and experience, the result being clearly visible even among elderly women, who breaking all barriers of age and overcoming their inhibitions are pursuing their passion through various blogs and sites. This while keeping them busy and occupied, also significantly contributes to their mental health and happiness. Present day women are also fully aware of the importance of good health, fitness and agility and maintain them with the help of various health apps. In a nutshell, technology has contributed to overall well-being of women— physical health, mental health, spiritual, emotional, occupational, educational and financial.

INDIAN WOMEN ACHIEVERS

Indian women are pioneers in all fields—spiritual, arts, culture, science, business, politics, sports, literature, finance --just name it and you find them there.

ARTS: M S Subbalakshmi, popularly known as the Queen of Carnatic singers, is the first Indian musician to be awarded Bharat Ratna, India's highest civilian honour.

BUSINESS: Kiran Majumdar is a global business leader in biotechnology.

Indian women are now stealing limelight on international platforms too, both in Science and Arts.

SCIENCE: MISSION MANGAL made India recognisable in the sphere of Space research across the globe. India is the first nation ever to be successful in launching the Mars orbiter in its first attempt. It's a widely known fact that women Directors of various operations at ISRO were highly instrumental in the success of this mission. With their astounding mastery in the field of astronomy, they have now etched a name for themselves in the vast dimensions of space. And astonishingly did not their culinary skills to an extent help them in this mission!-a perfect example of how multi-tasking and blending of knowledge from various fields provide women many creative and feasible solutions.

FASHION: Indian women have so far won three Miss Universe crowns, six Miss World crowns and one Miss Earth Crown.

SPORTS: In sports too, they are making their mark. So

far, Indian women have won seven medals in Olympics—Karnam Malleswari in Weightlifting, Mary-Kom in Boxing, Saina Nehwal in Badminton, P.V.Sindhu has bagged 2 medals in Badminton, Sakshi Malik in Wrestling, Saikhom Mirabai Charu in Weightlifting.

In Common Wealth Games, Indian women have so far won eight medals.

At this juncture, it is but absolute pride to mention about Arunima Sinha, an Indian mountaineer and sports woman who's the world's first female amputee to scale the Everest. She lost her left leg when she was thrown out

of a moving train while she was fighting a gang of robbers. What will power, which when thumped so hard, could still gather courage and muster strength to conquer the world's highest peak!! Such vigour is undoubtedly far superior and beyond equality.

A woman deserves to be celebrated and cherished. She's an invaluable gift for her family and society. She is the epitome of inner strength, inspiration, drive and power. With all these, she's but the version of herself. So to all women out there, **"The whole world is yours, just take it in your stride"!!**

Baby's Corner

Aratrika De



D/o Pratima Kar and Sukanta De,
Senior Manager, ARM Branch, Kolkata

Debanshi Pal



D/o Subhrangsu Pal & Sagarika Pal,
SWO, Vartak Nagar Branch, Thane

मैंने भी ठाना है



विशाल कुमार

अधिकारी
सीपीएच, पटना

कल दृढ़ निश्चय किया तो था ढेरों मैंने,
मगर आज ऑफिस जाने में थोड़ी देर हो गई,
इस बार ट्रैफिक की वजह से ही सही,
लेकिन मैं अपने इरादों में फेल हो गई

सर ने ज्यादा कुछ तो कहा नहीं पर,
एक बेचैनी सी मन में घर कर गई,
पर पूरी तत्परता के साथ मैं खुद को,
काम में मशगूल कर गई

ये बाबूजी भी ना, बड़ी देर लगाते हैं,
शायद कुछ दूर चलते ही, थक से ये जाते हैं,
भेजा था कुछ सब्जियाँ लेने को मैंने,
पर चाय की दुकान पर, ठहाके ये लगाते हैं।

बच्चे तो खैर बच्चे होते हैं,
पर ये बड़े भी बच्चे बन जाते हैं,
कहाँ रख दिया था कल घड़ी इन्होंने,
ये रख कर भी भूल जाते हैं।

वैसे तो मैं खुद ही करती हूँ,
घर के काम सारे,
पर कभी कभी वक्त के सामने,
मैं भी पड़ जाती हूँ हारे,
सुबह उठकर जो ये मेरी मदद कर दें थोड़ा,
तो आसान हो जाती है जिंदगी,
ना रहे कोई फेरा।

ये बच्चे भी खाने में नखरे करते हैं ढेर सारे,
कहते हैं भूख नहीं है जब,
लगते हैं बहुत ही प्यारे,
मगर नूडल्स का नाम सुनते ही,
भूल जाते हैं ये बहाने,
दे देती हूँ कभी-कभी मैं इन्हें,
अब नये हैं ये जमाने।

छोटा बाबू को छोड़कर,
निकलती हूँ मैं जब घर से,
आँखें मिला नहीं पाती मैं उससे,
कहीं रोक ना ले इस डर से,
जल्दी से तुम भी बड़े हो जाओ,
क्यों तुम इतना तड़पाते हो,
क्या प्यार नहीं है तुमसे मुझे,
कहीं इस बात से तो नहीं घबराते हो।

जल्दी में बिना नाश्ता
के ही निकल चुकी मैं घर से,
कहीं छुट न जाये ऑफिस आज,
एक बार फिर से,
ये नियम तोड़ने वाले भी ना,
बहुत जाम लगाते हैं,
अपनी जल्दी जल्दी में
ये सबको देर कराते हैं।

चलो अब काम खत्म हो गई,
घर को अब मैं जाती हूँ,
खरीद लेती हूँ थोड़े खिलौने,
बाबू को थोड़ा फुसलाती हूँ।

पर गुस्से में क्यों तुम मुझसे,
नजरें अपनी चुराते हो,
लग जाओ गले इस माँ से,
क्यों तुम मुझे रुलाते हो,
माना दूर मुझसे रहना,
बहुत तकलीफें तुम्हें दे जाती है,
पर तुम्हारे लिये भी तो माँ,
नौकरी करने जाती है।

अब घर में इतने काम,
पसरे हुए हैं सारे,
करती हूँ इनको मैं जल्दी,
क्यों मन मेरे हारे,
सोचती हूँ घर में अपने,
रख लेते हैं कामवाली,
पर बचाएंगे कैसे पैसे,
महंगाई जो है इतनी सारी।
बच्चों की कामयाबी का श्रेय,
ये ले जाते हैं अक्सर,
जैसे कुछ भी किया नहीं है मैंने,
सोचती हूँ मैं कुछ पल भर,
पर कभी जो बच्चे करते हैं गलती,
कहते हैं ये मुझको,
बिगाड़ दिया है तुमने बच्चों को,
हूट दे रखा है इनको।

कभी तो लगता है
छोड़ दूँ ये नौकरी,

बस अब नहीं होता
मुझसे इतना सारा काम,
पर अपनी खुद की पहचान
की भी खातिर,
लग जाती हूँ फिर से लेकर
मैं तो प्रभु का नाम।

भागदौड़ भरी इस जिंदगी में,
मैंने भी कुछ सपने देखे हैं,
जो समय मिल जाये मुझे थोड़े से भी,
तो वो हकीकत बन जाये सरीखे हैं।

पर भला हो इस जमाने में,
कई टेक्नोलॉजी रोज आती है,
कैसे काम को आसान बनाये,
ये हमें समझाती है,
डिजिटल के इस नये दौर में वाकई,
सपने अपने छूने को,
छोटे छोटे तरकीब लाकर,
ये समय हमारी बचाती है।

वाट्सऐप, यूट्यूब, ट्विटर और फेसबुक,
देती है आजादी हमें कहने सुनने की,
नये ज्ञान हम नारी पा कर इन सबसे,
करते हैं सच्चे वादे, किए हैं जो खुद से।

निखत, कल्पना और मैरी कॉम ने जैसे,
इस तिरंगे का मान बढ़ाया है,
मैंने भी ठाना है इस दुनिया में,
नारी शक्ति को आगे बढ़ाना है।

RBI relaxes restrictions on SBM India until March 15

The Reserve Bank on 31.01.2023 relaxed the restrictions on SBM Bank (India) and allowed ATM/POS transactions under Liberalised Remittance Scheme (LRS) till March 15. The banking regulator, on January 23, asked SBM Bank (India) to stop with immediate effect all transactions under the Liberalised Remittance Scheme (LRS) till further orders. "The bank has since initiated corrective actions and made submission for relaxation of the restrictions," the RBI said. Based on the submission and also to provide relief to the affected customers of the bank, it has been decided to partially relax the restrictions by allowing ATM/POS transactions under LRS through KYC-compliant internationally active debit cards issued by the bank, it said.

Senior citizen scheme limit doubled to ₹30 lakh

Finance Minister Ms Nirmala Sitharaman proposed to double the deposit limit for Senior Citizen Savings Scheme to ₹30 lakh and Monthly Income Account Scheme to ₹9 lakh. "The maximum deposit limit for Senior Citizen Savings Scheme will be enhanced from ₹15 lakh to ₹30 lakh," the minister said in her 87-minute long speech. She also proposed that the maximum deposit limit for Monthly Income Account Scheme will be enhanced from ₹4.5 lakh to ₹9 lakh for a single account and from ₹9 lakh to ₹15 lakh for a joint account

Banks seek review of SC order tagging statutory creditors as 'secured' ones

Lenders including SBI and IOB on 02.02.2023 moved the Supreme Court, seeking a review of its judgement that statutory creditors like tax authorities would be considered as secured creditors. In its September 6 order, the top court ruled that any IRP, approved by the financial creditors by ignoring the statutory demands payable to state and Central governments or other legal authorities, was liable to be rejected. The judgement has serious ramifications since it ranks the 'crown debts' (central and state tax dues) at par with workmen dues and ignores the settled law that these (crown debts) are lower in priority than the dues of lenders. "This is contrary to the intent, scheme and object of the IBC and violates the purpose of the Code which is to promote the availability of a line of credit by providing a time bound resolution mechanism," SBI said.

CBDT to help tax payers choose between old and new tax regimes

The Central Board of Direct Taxes (CBDT) is toying with the idea of putting out a tax calculator that could help taxpayers decide which of the two tax regimes – old or new – would be beneficial for them. Asserting that suggestions from taxpayers are welcome on the Budget proposal on the new IT regime, Mr. Nitin Gupta, Chairman, CBDT, also indicated that taxpayers may get to opt for the new regime in advance than at the time of filing the returns. Mr. Gupta also said that CBDT was open to suggestions on the new tax collected at source framework in the budget.

Banks urge RBI to treat unclaimed deposits as CRR

Banks have reached out to the Reserve Bank of India (RBI) with a suggestion to count funds in unclaimed deposits and inoperative or dormant accounts towards the Cash Reserve Ratio, or CRR. They said about ₹50,000 crore is locked up in such accounts under the central bank's oversight. Banks have argued allowing this relaxation will help in augmenting liquidity in the system. A bank executive said the lenders had approached RBI last month. "We believe that it will help improve the liquidity situation. We are hopeful that the regulator will take a positive view as it is expected to further tighten the policy rates," he said. The RBI will announce the decision on policy rates on Feb 8. With inflation cooling down to 5.7% in December, RBI is expected to take an accommodative stance.

Pilot project for QR code-based coin vending machines in the works

The RBI is preparing a pilot project on QR codebased Coin Vending Machine (QCVM) in collaboration with a few leading banks to improve distribution of coins among the public, said the central bank in its Statement on Developmental and Regulatory Policies. The QCVM is a cashless coin dispensation machine, which will dispense coins against a debit to the customer's bank account using Unified Payments Interface (UPI) and eliminate the need for physical tendering of banknotes and their authentication. Customers will also have the option to withdraw coins in required quantity and denominations in QCVMs, said the central bank.



RBI show causes ARCs after audit following IT Raids

The RBI has sent show-cause notices to a few ARCs, seeking answers on why their licences should not be cancelled. The move follows a special audit conducted by the banking regulator after the income-tax department raided the premises of these ARCs in 2021. In December 2021, the I-T department carried out a search and seizure of 60 premises of four ARCs - Omkara ARC, Rare ARC, CFM ARC, and invent ARC. The searches revealed that some ARCs adopted various unfair and fraudulent trade practices in acquiring NPAs from lender banks. The ARCs were also found to be using funds of the borrower group to make the minimum cash pay out to lender banks for acquiring the stressed assets.

Banks' gold loan portfolio rises 16.2% in Jan

Banks' loan against gold jewellery portfolio saw a robust 16.2% y-o-y increase as at January 27, 2023, against a decline of 0.4% as at January 28, 2022, on the back of loan offerings at competitive interest rates vis-a-vis NBFCs. In absolute term, banks' loan portfolio increased by ₹11,968 crore in the March end 2022 to January 27, 2023 period against a decline of ₹270 crore in the year ago period. Low cost of funds is proving advantageous for banks as they are able to price their loan against gold jewellery cheaper. On the bullet repayment gold loan product, SBI is charging borrowers 8.65% interest for 3 months; 8.70% for 6 months and 8.80% for 12 months. In the case of Muthoot Finance, the minimum interest rate starts from 9%, if interest is serviced monthly.

RBI keeping close watch on top 20 conglomerates

The RBI is keeping a close watch on the top 20 business houses that have the largest borrowings from banks to identify risks in advance. This increased vigilance is in addition to the routine monitoring of systemically important financial intermediaries and the CRILC. The RBI, also the banking sector regulator, is closely monitoring profitability and other financial performance measures of these conglomerates and their companies besides parameters such as the quantum of debt raised from sources like external commercial borrowings or bonds for any signs of stress. The central bank is keen to deepen supervision and identify any debts servicing issues so that preventive measures can be undertaken swiftly.

Banks' GNPA's decline 26% in Dec to ₹6.05 trillion

GNPA's of Indian banks fell by a whopping 26%, or ₹2.14 trillion, to ₹6.04 trillion as on Q3FY23 from a peak of ₹8.19 trillion during Q1FY22. Largest lender SBI saw its GNPA's reducing from ₹1.34 trillion in Q1FY22 to ₹98,347 crore as on December 31, 2022, while PNB's gross NPAs fell to ₹83,584 crore from ₹1.04 trillion during the same period. Overall, PSU banks' GNPA's reduced by ₹1.53 trillion since Q1FY22. Private sector major ICICI Bank saw its GNPA's falling to ₹32,528 crore as on December 31 from ₹43,148 crore during Q1FY22. HDFC Bank, however, saw a rise in its absolute GNPA's from ₹17,099 crore in Q1FY22 to ₹18,764 crore as on December 31, 2022. Overall, private banks' GNPA's reduced by ₹60,725 crore since Q1FY22.

RBI eyes half million users in digital currency pilot project by July

The RBI is aiming to increase the number of customers in the pilot project for retail CBDC to half a million by July this year from 90,000 customers currently. RBI Executive Director Mr. Ajay Kumar Choudhary said on 07-03-2023 that the central bank is not in a hurry to launch the digital currency at national level and wants the process to happen gradually. "In the close user group, at this point of time, there are nearly 90,000 customers and nearly 9,000 merchants and we are targeting to scale up to half a million by June-July of this year," said Mr. Choudhary.

Crypto trade to come under anti-money laundering laws

In a new regulatory move, the government has bought a range of Virtual Digital Asset (VDA) transactions under the ambit of Prevention of Money Laundering Act (PMLA) 2002. The Finance Ministry in a gazette notification said the exchange between virtual digital assets and fiat currencies, exchange between one or more forms of virtual digital assets, and transfer of virtual digital assets, will fall under the purview of the PMLA Act. Safekeeping or administration of virtual digital assets or instruments enabling control over virtual digital assets; and participation in and provision of financial services related to an issuer's offer and sale of a virtual digital asset, will also be covered under the Act, it said.



लैंगिक समानता के लिए नवाचार और प्रौद्योगिकी



ईशान्या द्विवेदी

अधिकारी
नोएडा सेक्टर 51 शाखा
अं. का. दिल्ली

वो जननी है, वो ज्वाला है, वो है विकास की धारा भी
उसने अपनी हिम्मत के बल पर है समाज को सुधारा भी
वो नेता है, अभिनेता है, वैज्ञानिक है, रचैता है और है अंधेरे में उजियारा भी,
खुद से लड़कर खुद को उसने है गरतो से निकाला भी।
वो जननी है, वो ज्वाला है, वो है विकास की धारा भी....

वो आज खड़ी है विश्व पटल में यूं ध्वजा लहराती सी ये समय उसी का है
अब तो ये दहाड़े अब वो लगाती सी।
वो जननी है, वो ज्वाला है; वो है विकास की धारा भी....

उसने सिखाया आगे बढ़ना उसने सिखाया सबसे लड़ना,
वो मां है, बेटा है, बहु है पर उसकी अपनी पहचान भी है
इन जिम्मेदारियों में कहीं वो खुद ही ना खो जाए,
वो आंसुओं के बोझ में दबकर यूं ही कहीं ना सो जाए।
वो जननी है, वो ज्वाला है, वो है विकास की धारा भी....

वो जननी है समाज की और समाज ने देश बनाया है,
बड़े ही परिश्रमों से अब उसने तकनीक में हाथ आजमाया है
ना खो जाए उसका अस्तित्व अब ये संकल्प हमारा है।
वो जननी है; वो ज्वाला है, वो है विकास की धारा भी....

अपने दम पर आगे बढ़ना, समाज से कभी ना डरना,
उसने हमको ये सिखाया है अब प्रौद्योगिकी में भी लैंगिक समानता का नंबर आया है।
वो जननी है, वो ज्वाला है, वो है विकास की धारा भी....

आओ मिलकर संकल्प करें लैंगिक समानता की ओर बढ़ें,
प्रौद्योगिकी को अपनाएं, संपूर्ण विश्व में छा जाएं।
वो जननी हैं, वो ज्वाला है, वो है विकास की धारा भी....

Are women and men equal?



Dhanya Palani Yadav

SWO-A
Bandra Kurla Complex
Mumbai

What do women need? What do women want?

Are women and men equal? Are they the same and should they be treated similarly?

Well, I believe,

Women and men are definitely equal, but they are different. They are different biologically, physiologically and psychologically.

Honouring these differences empowers both and contributes in creating a society that is just and fair for all. Let me share some challenges faced exclusively by women and the probable solutions for them:

1. Something as basic as attending nature's call is still a challenge faced by many women. Not just women while travelling, but those living in or posted in rural areas, face it on a daily basis. Lack of toilets and lack of hygiene and the resulting infections affect women tremendously.

Innovative ideas like mobile toilets, constructing toilets at homes in rural areas and at fixed distances in public places would help women. Stand and Deliver paper funnels, which allow women to urinate like men, solves the problem of hygiene in public toilets. This could save women from urinary infections, as they are more prone to it than men.

2. Most women adopt the technique of drinking less water, while travelling, to deal with the issue of unavailability of toilets or lack of hygiene in public toilets. A study done to understand the water intake of women suggests that an astounding number of women, (especially in rural areas) do not drink enough water since there are no easy access to toilets. On the contrary, women working in air-conditioned offices do not consume enough water due to lack of thirst, again affecting their health.

Innovative ideas like 'Drink water' alarms, constructing toilets as part of our CSR initiatives could contribute to women's health considerably.

3. There are lot of myths and superstitions regarding menstruation in India. Unhygienic menstrual practices lead to a lot of complications.

Innovative technology must be leveraged to overcome this exclusive challenge faced by women.

Providing access to sanitary napkin vending machine in workplaces could be a step towards providing a warm ecosystem for women. Introduction of menstrual cups seems to be an innovation that resolves a lot of complications during menstruation.

4. Menstrual leave may be introduced. Instead of having to avail sick leave, menstrual leave must be credited to women. Women face issues like body pain, headache, backache, menstrual cramps and some experience extreme mood swings. Women going through menopause face severe hormonal imbalances and face aggravated health issues.

For something that happens on a monthly basis to all women, I wonder, how do we not have a system to take care of her, during her menstruating days?

Men must be sensitized to understand the differences between the two genders to develop empathy in them.

5. A mother is more disturbed at work, when her child is ill, than a father is, usually. This is because maternal love and paternal love are quite unlike. Since a woman bears a child within her, her bonding with the child is quite different. A man can disassociate home from work and focus on his office work with a higher degree of concentration than a woman usually, in such cases.

Providing creche facilities, day care facilities, and providing women with work-from-home options could help women navigate this complex area of balancing household work and work from home. The pandemic has been a blessing in disguise in helping us explore the work-from-home options. Developing technology to make this option accessible to women in need could bridge the equality gap considerably.

6. Lack of feeding places makes it difficult for both babies and mothers. Women hesitate to commute or travel with children mainly because of the difficulty to feed. It is our responsibility as a society to provide adequate feeding facilities for women. Providing facilities in offices to nurse babies must be given a serious thought.
7. Deployment that separates parents from children, specifically the mother, needs to be given a rethought, as it inflicts mental trauma to both the child and the mother. Mere video calls cannot replace the physical presence of a mother to the child. We must also therefore understand the limitation of technology. Technology can provide comfort, however cannot replace the human touch.
8. Increase in infertility and postpartum depression and other complications related to childbirth seem to be on the rise. 'Lifestyle disorders' is the new buzz word as a result of ignoring health and faulty lifestyle practices.

Providing constant health reminders, publishing health magazines, or everyday health tips could be a step taken by any organisation to ensure that the workplace is filled with healthy employees. Healthy employees would mean happier customer service and in the long-run plays a major role in ensuring the well-being of its employees.

9. Deficiency of Vitamin D seems to be a major and common medical term used these days. Lack of exposure to sunlight, especially in working women mainly leads to this condition.

Introduction of a 2-minute break every work hour, when possible, could help in maintaining the health of our

women employees. Promoting yoga and breathing exercises, conducting health seminars and health awareness programmes, routine health check-ups, providing women with opportunities to interact with health experts regularly and providing counselling facilities to women employees could provide a healthy ecosystem for women to thrive.

A woman, when nourished, her family will flourish.

This is true for her family as well as CANBANK family.

Healthy women create healthy, wealthy and happy workplaces.

10. Safety of women is a huge concern, especially while commuting to and from office.

Technology has made it possible through facilities like Ola and Uber, by tracking vehicles to ensure safety for women, especially working women. More such technologies need to be leveraged to provide safety to her while commuting to work places. Initiatives like Nirbhaya squad in Mumbai, with a dedicated safety helpline, that patrol the streets regularly to prevent harassment of women, must be replicated in other parts of our country.

11. Prevention of sexual harassment of working women in work places is a priority. Providing a safe environment for the women employees is the responsibility of the employer. Our bank already has a robust system in place. Creating more awareness about the available mechanism, continually striving to improve implementation of stringent measures to discourage any attempt to make women feel uncomfortable must be ensured.

Conscious steps taken to accommodate women in working places would encourage more women to join the workforce and be financially independent. Financial education and spreading financial awareness amongst women would empower them.

When women and men co-ordinate and co-operate, and advance hand-in-hand equally, the world would be a much beautiful place to live in.

“क्या है स्त्री”

अनुपमा जारोली

परि. अधिकारी
एमएसएमई सुलभ
राजकोट



शारदे, लक्ष्मी, पार्वती मां को, करे शत शत प्रणाम
जहां है नारी का सम्मान, नत मस्तक होते निर्वाण
प्राचीन आर्यवृत में महिलाएं थी महान
मनु ने दिया बेटी को चौथे हिस्से का विधान
उपनिषद काल में नारी लेती थी पुरुषो संग ज्ञान
सहशिक्षा में आत्रेयी थी लव कुश सह महाना॥

मुकद्दर तो नर और नारी दोनों ही के पास
संघर्ष और सफलता में रमणा की होती अतिआस
आज की नारी पुरुष संग करती वाद विवाद
याद आता गार्गी मैत्रेयी का याज्ञवल्क संवाद
विश्व गुरु बन चुके भारत
में स्त्रियों का योगदान कोई कम नहीं,
निर्मला, किरण, इंद्रा नूई और शकुंतला
जैसा दम देखा कही नहीं॥

विज्ञान और विधान दोनों ही सही,
पुष्टि तर्कों के बाद मिलती है,
त्याग की महिमा है जगत में
खुशी असंख्य शर्तों बाद मिलती है॥

कदम से कदम मिलाकर चलती दुनियादारी में
दिल की ममता और प्यार
तो औजस्वी भी है वाणी में॥

अपमानित ना करो अबलाओं को
इन्हीं से अग्रसर सारा जहान होता है

विराट व्यक्तित्व जन्म लेकर,
मां के आंचल में ही तो पलता है॥

नर नारी एक समान, भाषण ऐसा देते हो,
जब आए बारी देने की तब हक से आधा देते हो॥

चाहती है वो भी पुरुषो सम अधिकार,
कोमल है कमजोर नहीं ऐसा मेरा विचार॥

समुंद्र और साहिल अलग होकर भी एक है,
कांत और कांता समानता लिए हो,
विमर्श कितना नेक है॥

माता, बहना, भार्या, तनया,
जीवन तुम्हारा है आभारी,
जग को जीवन देने वाली मौत भी तुमसे है हारी॥

उद्यम, शिक्षा, खेल और राजनीति
हर दौर में तुम्हारा जोर है,
हर क्षेत्र में करती उन्नति
कलयुग में ऐसा शोर है॥

परिवार, देश, संघ की उम्मीद है नारी,
दुर्गा, कमला, सरस्वती का अवतार है भारी॥

हर ललना को सबल और सशक्त बनाओ
और भारत मां को जन्नत बनाओ॥

Financial Inclusion of Women in India



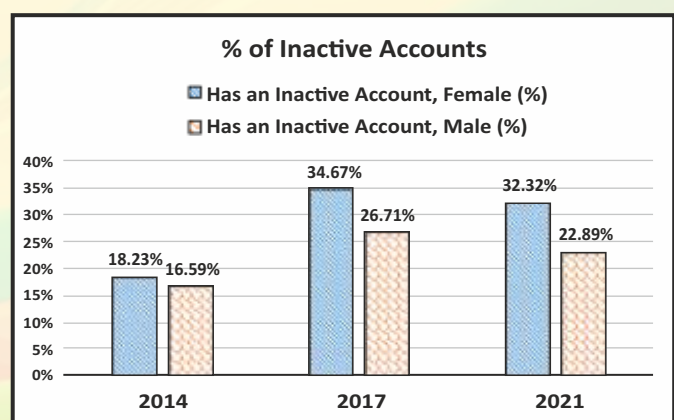
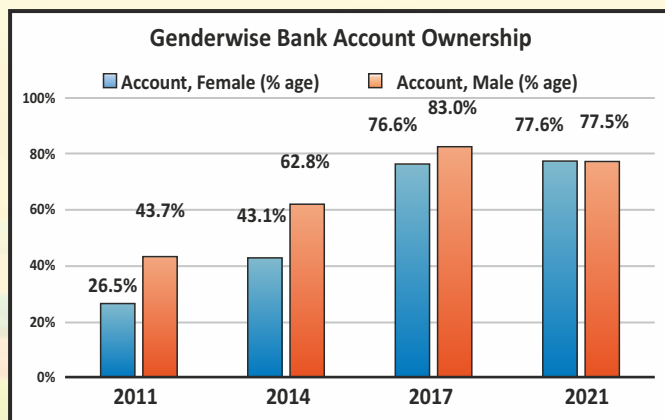
Dr Rashmi Tripathi
DGM
Economist, SP&D Wing
HO, Bengaluru

Executive Summary:

- ◆ World Bank's 'Global Findex 2021' data shows that while there has been an improvement in overall financial inclusion in India, the process has not been equitable for women.
- ◆ While equity with respect to ownership of having bank account has been achieved, equity with respect to financial usage has lagged.
- ◆ To address this issue, there is a need to adopt a multi-pronged policy approach as:
 - Promoting inclusion of women in financial ecosystem.
 - Promoting digital financial literacy among women preferably through Self-Help Groups (SHGs) could be a key intervention.
 - There is a need to look for ways to enhance economic activities for women
 - Government policies could play a huge role by providing better physical infrastructure for ensuring ease of banking, increasing financial education of women, and by enabling women to gain greater control over resources

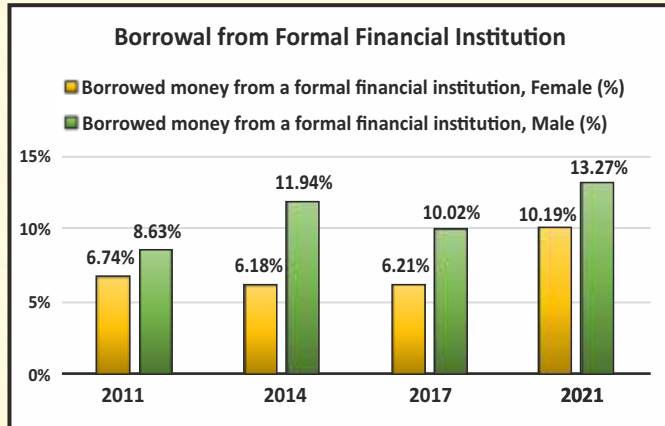
Financial inclusion in India has improved significantly in the last few years due to the concerted policy initiatives, the unique biometric identifier in the form of Aadhaar, greater digitization of financial services and usage of Mobile phones even in the unbanked and hinterlands of the country. Financial Inclusion (FI) index of RBI has improved to 56.4 in March 2022 as compared to 53.9 in March 2021 and 49.9 in March 2019. This acceleration in financial inclusion of the larger population, has positive implications for the long term sustainable growth and development of the economy.

However, the financial inclusion of women has not been on equal footing as their man counterparts. This is evident from World Bank's 'Global Findex 2021' data, which shows that while there is equity with respect to ownership of having bank account, equity with respect to financial usage has lagged.

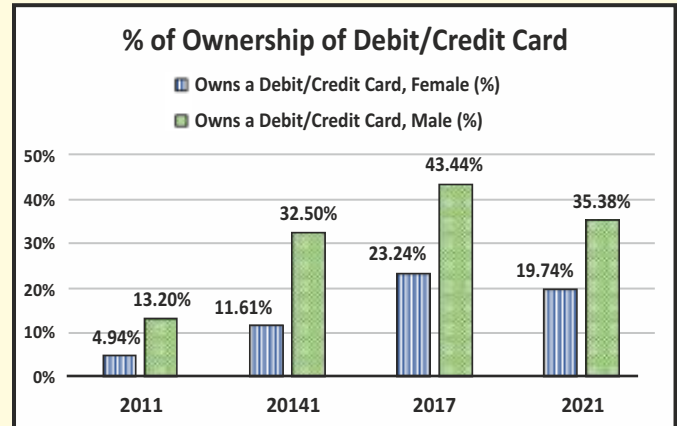


Source: Global Findex Data, World Bank

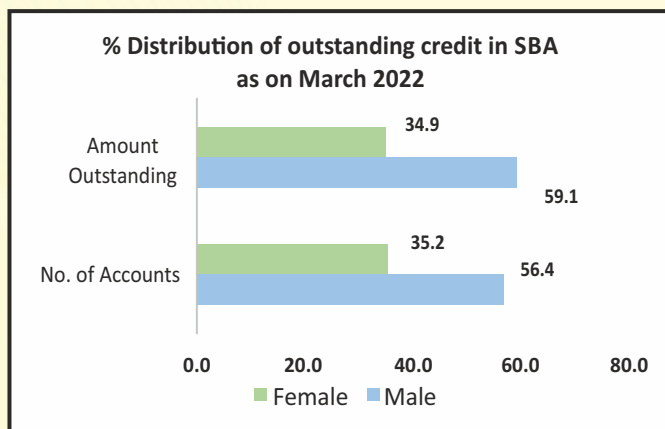
According to the survey, about 32% of women-owned Bank accounts were inactive in 2021 as compared to only 22.9% for that of men, which defies the very purpose of financial inclusion for having access to and utilization of financial services for economic empowerment.



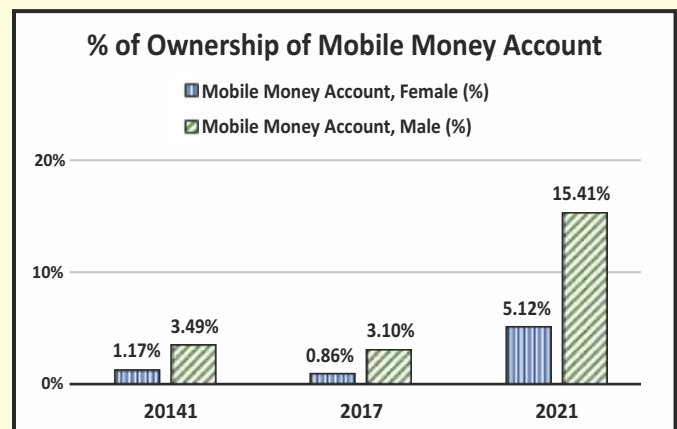
Source: Global Findex Data, World Bank



Source: Global Findex Data, World Bank



Source: RBI, SBA: Small Borrowal A/Cs < Rs. 2 Lakhs



Source: Global Findex Data, World Bank

Other data from the survey show a systemic gender gap in credit usage. According to the data, the share of women who borrowed from formal financial institutions in 2021 was only around 10%, as compared to 13% for men. There is also an evident digital divide as the ownership of women for debit/credit card as well as mobile money account, is lower as compared to men. As per RBI data for March 2022, women trail men in the percentage share of outstanding credit in small Borrowal accounts (less than Rs. 2 Lakhs amount).

This low engagement of women for availing and using financial services over the years indicate the still persisting gender divide in financial inclusion in India.

To address this issue, there is a need to adopt a multi-pronged policy approach:

- ◆ Promoting inclusion of women in financial ecosystem through stronger engagement with continued financial transactions like making payments, saving and borrowing money.
- ◆ Promoting digital financial literacy among women preferably through Self-Help Groups (SHGs) could be a key intervention. SHGs help create exposure to financial services, develop skills and facilitate continuity in financial transactions.

- ♦ Women, directly or indirectly involved in some economic activity, has a greater say in taking financial decisions for themselves and their families. Hence, for a stronger financial inclusion framework, there is a need to look for ways to enhance economic activities for women.
- ♦ Government policies could play a huge role by providing better physical infrastructure for ensuring ease of banking, increasing financial education of women, and by enabling women to gain greater control over resources.

Bridging the gender gap in financial inclusion by promoting greater access of women to financial services, will not only add to women empowerment, but also to household income levels, and thereby contribute towards equitable and sustainable growth of the country as a whole.

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.

कविता

क्योंकि एक माँ हूँ मैं

मौसुमी गोगोई

वरिष्ठ प्रबंधक
केनरा अध्ययन व विकास केंद्र
गुवाहाटी



उड़ना चाहती थी पंख फैलाए
आसमान छूना चाहती थी मैं,
पर अपने बेटे को
उड़ान भरना सीखाते सीखाते,
पंख फैलाना ही भूल गयी...
फिर भी खुश होती थी मैं
बेटे को ऊंची उड़ान भरते देख
क्योंकि एक माँ हूँ मैं...

बेटे की सफलता जब आसमान छू गयी
लगा जैसे मैंने अपनी उड़ान भर ली,
पर बेटे की एक आवाज़ के लिए
तड़पती मैं जमीन में आ गिरी...
फिर भी खुश रहती थी
क्योंकि एक माँ हूँ मैं...

ममता की माला पिरोती रही,
अब वृद्धाश्रम के बिस्तर में लेट
यही सोचती रहती हूँ,
कहाँ भूल हो गयी मुझसे
बेटे की ना देख पायी कोड़ गलती,
क्योंकि एक माँ हूँ मैं...

जब से वृद्धाश्रम में छोड़ गया
आया ना बेटा दुबारा मिलने,
फिर भी आस लगाए बैठी हूँ
मेरी मृत्यु के बाद जरूर आयेगा,
मेरी अर्थी को कंधा देने,
क्योंकि एक माँ हूँ मैं...
क्योंकि एक माँ हूँ मैं...

Gender equality through Innovation and Technology



Thiruppathy V
Manager
Villarasampatti Branch

Gender equality is fundamentally a right and it acts as a solution for some of the world's socio political, economic and cultural challenges. Bringing women and other marginalized sections under the digital roof may lead to many creative solutions and result in the potential innovations that meet women's needs and promote gender equality. Both innovation and technology have the thrust and power to pull opportunities for women. They can also let women remove the constraints and barriers of gender inequality. The interconnected relationship between science and the society bounded through digital innovations will embrace gender equality in a positive manner as well.

What makes digital innovation and technology important for gender equality?

Mankind's past has not glorified women as a gender. Education and well informed rehabilitation is needed for mankind to understand the importance of gender equality. It is impossible to change the past, but we can definitely change the future. Future of the human kind lies in digital innovation and technology only. Hence digitalization seeks the attention of policy makers around the world to promote gender equality.

By 2022, already 65% of the world economy has been digitized and it is imperative to involve digital technology and innovation to promote gender equality. As education has already started to narrow the socio-political and cultural gap of gender parity, it is imperative to narrow the gap on the economic front into the bargain. Further, digitization removes the biological restrictions as a whole.

How digital innovation and technology promote gender equality?

Whether the importance alone has changed century-long practices? Definitely No. An insight into the following points will help us understand this better.

Education

As we had already discussed, education is key to promoting gender equality. In the digital era it is easier to seek education, especially for women. Digital innovation and technology has opened new avenues to allow gender equality in education. Even after marriage, many women across the nation pursue education as digitalization helps for the same. Privacy, the main concern for women, has been improved by digitizing education. Technological innovation in education, allows women to learn the professional as well as intermediate skills and allows them to achieve their economic independence too.

Labor force

Inequality starts with social, cultural and traditional ways and confluences in the earnings. Again it triggers inequality through family and society and the chain continues. Technology changes have increased the number of women in the labor force to a considerable extent in the recent past and it will continue in the future as well. Access to education leads to better labor force/participation amongst women. ICT sector already invests in the skills of the women to achieve gender equality. Ex: Lathe machine which needs more tiresome work makes it difficult for a woman to run it. Nowadays technology enabled CNCs can be operated by anyone with the same accuracy. In addition, technological innovation allows women to participate in entrepreneurship and research markets, which promotes gender equality to a greater extent.

Others

- Financial equity and equality are the key development areas led by the digital innovation and technology, to bridge the gender equality
- Digitalization has already proved the betterment in women entrepreneurial activities across the globe

- Health care, another important arena where digital innovation and technology helps to overcome the biological and psychological gender barriers
- Clean technology will not only benefit environment but also improve/aid women's state of health and peace of mind
- Nutrition and food security is another major area where digital innovation and new technology will help in the upliftment of women, both physically and psychologically

Whether these innovations and technology will complete the gender gap? The answer is definitely NO. Here comes the new antagonist digital divide. Even the innovation and technology oriented field has the greater gender imbalance of all the sectors.

Digital divide

Society, culture, economy and geography decides the digital divide between the men and women and also amongst women too. A woman from the USA can have better access to mobile and its aided devices than a woman who was born and brought up in a developing country. Though many advantages have been brought in with the help of digital innovation, it is a fact that technology has not gained momentum to reach all sets of women around the world. Many upcoming digital techs are "gender blind" in nature. The different roles and responsibilities of women are not taken into account. Myriad challenges, online harassment, technology enabled violence keep on increasing the digital divide and hence the gender divide too.

What needs to be done?

Gender responsive - digit'all'

- All the digital framework should adopt the gender responsive behavior
- Gender consideration should become a mandatory requirement in design, implementation and also in the result of digital innovation and technology
- Diverse realities should get test checked with multilateral approaches
- Policies and regulation should cope with the gender responsive behavior

Gender transformative - digit'all'

- All the digital innovation and technology should get

used to shared power and control of resources, decision making and support for women empowerment

- Cutting edge technologies should help in gender equality by transforming the old customs and practices.
- Digital transformation to remove the access barriers across the digital sectors
- Gender transformative digit'all' must ensure that online platforms do provide real opportunity, rather than substituting a traditional sweat shop for a digital experience.

Challenges in front of digit'all' - gender equality

Challenges give opportunities for anything to rise. Digitalisation also has many challenges.

Cyber violence

It is any act that is committed, assisted, aggravated and amplified by the use of digital technology that affects a person irrespective of gender. However, women are mostly targeted. This limits participation of women in online platforms to a greater extent, especially in the developing part of the world. Cyber violence extends its range from privacy to online harassment. Data collection should get strengthened to analyze and address the online violence and harassments, which help in the gender responsive budgeting in the area of legislation and execution across the government and private bodies too.

Other challenges

- Affordability is a challenge for all but affects disproportionately more for women
- Lack of awareness about the potential benefits of what digitalisation may bring is another challenge before Digit'all'
- Gig economy and gig worker - neo digital products rely more on them, which again pose challenges for women to cope with the labour force and economic dependence
- Despite the key role of women in managing the household's money, in contributing to their family's income, in being responsible for undertaking transactions related to family expenditures, women tend to be less financially included and economically empowered than men. Many women still depend

upon their partners; they disproportionately experience poverty, inequality and discrimination, and suffer from the unequal divisions of labour and lack of control over economic resources.

Conclusion

Gender equality must be incorporated in the mainstream decision making and policy governing bodies across the world. This includes time bound gender specific targets and utilization of available resources too. Quality education towards women and girls only help in achieving gender equality under the roof of digital innovation and technology. Integration of prevention and mitigation will help in further leveraging of gender

based equality in the digital world. By bringing together access to digital devices, digital literacy and community leadership for women will deliver fresh energy and confidence to the whole society.

While there is no silver bullet for achieving gender parity, digital technology presents an opportunity to narrow gender gaps by enhancing access to welfare services, identification and financial services and information.

Let's digit'all' for gender equality! Future needs women even the present does and the past did!

उड़ान

कविता



राखी प्रवीण

वरिष्ठ प्रबंधक
सामान्य प्रशासन अनुभाग
क्षेत्रीय कार्यालय-III, कोलकाता

ऐ परिंदे तुझे उड़ना ही पड़ेगा, परिंदे तुझे उड़ना ही पड़ेगा।
माना बहुत ऊंचा है, रूखाहिशों का आसमां,
मगर मेरी ज़िद को भी सीढ़ियों के जैसा,
लड़खड़ाते-डगमगाते ही सही, चढ़ते रहना होगा।
कोशिश तो करते रहना होगा,
आगे ही आगे बढ़ते रहना पड़ेगा,
ऐ परिंदे तुझे उड़ना ही पड़ेगा, परिंदे तुझे उड़ना ही पड़ेगा।
अगर समुद्र है बहुत गहरा, है बाधाएँ अनंत,
मगर हौसले के पंख को भी है, जुनून उड़ने का,
कभी गिरते कभी उठते, कभी हवाओं से बातें करते,
पग-पग की मुश्किलों को, तिनको से हटाते रहना ही पड़ेगा।
आगे ही आगे बढ़ते रहना पड़ेगा,
ऐ परिंदे तुझे उड़ना ही पड़ेगा, ऐ परिंदे तुझे उड़ना ही पड़ेगा।
मंज़िलें जब मन में ठान ली, तो रास्ते कठिन हो भी तो क्या,
कोई साथ न दे मगर, अपनी हिम्मत से चलते रहना ही होगा,
गिरते संभलते, मंज़िल की ओर बढ़ते चलते रहना होगा।
कोशिश तो करते रहना होगा,
आगे ही आगे बढ़ते रहना पड़ेगा,
ऐ परिंदे तुझे उड़ना ही पड़ेगा, परिंदे तुझे उड़ना ही पड़ेगा।

Gender Equality



Chetan
Manager
Insp & OTM Section
RO Muzaffarpur
Patna Circle

Equality is a virtue we should all cherish,
And gender should never dictate our rights.
For too long we have seen inequality reign,
But it is time to break free from this ancient chain.

Women have been fighting for years to get,
A place at the table and a vote to stay.
Let us no longer stand,
When the rights of our sisters are taken away and violated.

Let us unite and raise our voice,
So that equality and justice reach heaven.
We strive for a world where gender is not an obstacle,
For women and men to shine, near or far.

No more inequality, no more prejudice,
No more oppression, no more crisis.
Let's work together to build a world without
gender discrimination, where everyone can be.

Because gender equality is not just a women's fight,
It is a human right that we must all join together.
We build a world where everyone can succeed,
equal opportunities to rise and strive.

So let's stand together, hand in hand,
and work for a more equal country.
Because gender equality is not just a dream,
it is a reality we can all shine.

Oats Breakfast

Fireless Cooking



Sudha M C
 SWO-A
 HOSA Section, H R Wing
 HO Bengaluru



Ingredients

- Oats** - 50 Gms
 Fibres - without Gluten
- Almonds**
 (soaked for 5-6 hours and peeled) - 7-8 Nos
 (Natural oils - Improves bone health)
- Banana** - 1 No.
 (Potassium - Natural sweetner)
- Chia seeds** [sabja seeds] - ½ Table Spoon
 (Omega 3, Fibers, Lower ldl Cholesterol
 and promotes slow digestion)
- Cinnamon powder** - ½ Tea Spoon
 (Favour and Metabolism booster)
- Medjool Dates** cut into pieces - 2-3 Nos
 (Sweetner, Fibre rich)
- Honey** - 2 Spoon
 (Healing Property with Antioxidents)
- Freshly cut fruits** : Apple, Kiwi,
 Pomogranite – of your choice - 2 Table Spoon
 (Fibres, Vitamins, adds colour to the dish)
- Roasted nuts & seeds** for crunch -
 Cashew, Almond, Melon, Sunflower,
 Pumpkin etc., - 1 Table Spoon
 (Micro Nutrients and Healthy Fats)

Preparations:

1. Wash and soak the oats for 15 minutes. After oats are completely soaked, transfer to a colander and discard the soaked water.
2. Blend the soaked and peeled almonds to smooth paste with little water. Remove the paste into a container.
 Wash the residue almond paste in the blender with a little more water. Add it to the paste, to make 200 ml of almond milk.

Procedure:

- 1 In a glass bowl, mash the ripe banana with a fork.
- 2 Add the soaked oats to the bowl.
- 3 Add 1 spoon of chia seeds.
- 4 Add 3 pinches of cinnamon powder for flavour
- 5 Add two chopped medjool dates for sweetness.
- 6 Add freshly prepared almond milk to the bowl, mix well, cover and re Fridgerate for 4-5 hours or over night.

At this level, 90% preparation of the dish is completed.

After overnight refrigeration, take out the bowl, sprinkle 2 pinch of cinnamon powder, add 2 spoon of honey and stir.

Decorate with freshly cut fruits. Add roasted nut and seeds for crunch. Enjoy a very healthy and cool breakfast for a hot summer morning.

Manchurian with desi twist



Manpreet Kaur Hundal

SWO-A
Nabha Branch



Ingredients:

1. Cabbage 1 small,
2. Carrots 4 piece,
3. Capsicum 4
4. Cauliflower 1 small piece,
5. Besan 4 table spoon to mix vegetables.
6. Salt as per taste,
7. Red chilli 1 table spoon,
8. Haldi 2 tb. Spoon.

For gravy

1. Onion 2 big,
2. Ginger 1 small piece,
3. Garlic
4. Cloves - 5
5. Tomato - 5
6. Salt as per taste
7. Red chilly 1tea spoon
8. Haldi 1 table spoon
9. Garam masala 1tea spoon
10. Green chilly - 3
11. Coriander cut in small pieces

12. Jeera 1 tea spoon
13. Asofoetida a small pinch
14. Vegetable oil to fry

Method to prepare:

Wash vegetables and grate them. Then squeeze water from vegetables. Then put vegetables in a bowl and put Besan, Salt, Red Chillies and Garam Masala and mix them thoroughly to make small balls. After making balls put a pan on gas flame and fry the manchurians until golden brown. Now put the manchurians aside.

Method to prepare gravy

Put 2 tablespoon oil in pan. Put a-pinch of Aestofetida after oil is hot. Now put Jeera in it and fry till it crackles. Then put Garlic in it after two minutes. Put sliced Onion and after half fry put ginger pieces Then put Haldi and Red Chilly. After frying well put small cut pieces of Tomato. Saute them well. Now put Green Chilly cut into pieces. Now put 600 ml. Water in it to make gravy. After boiling for five minutes put Manchurian ball into the gravy. Sprinkle cut coriander thoroughly. Then put Garam masala. Manchurians with gravy are ready to eat with Chapati or Parantha.

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

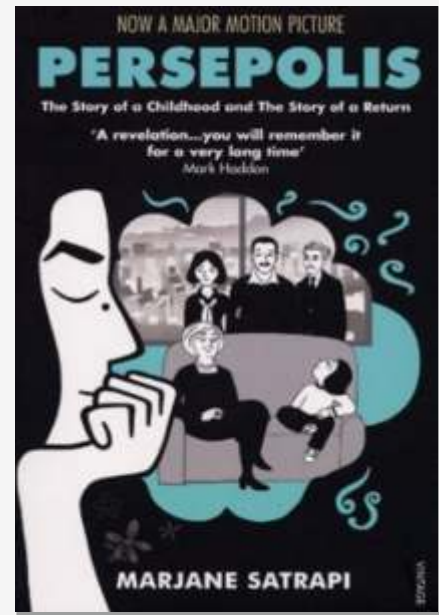
**Death, said Milton, is the golden key
that opens the palace of eternity.**

Name	Staff No	Designation	Branch	Expired on
VINOTH KUMAR G	82075	SR MANAGER	INTEGRATED TREASURY WING, MUMBAI	22-11-2022
HARI PRASAD PANDIRIPILLI	112806	SWO A	VISAKHAPATNAM R K PURAM	25-11-2022
MANEESH KUMAR	96879	MANAGER	ETAH REGIONAL OFFICE	28-11-2022
RAMESH CHANDER	76877	SWO A	DELHI NAJAFGARH	02-12-2022
UTPAL SONOWAL	538224	OFFICER	MATHABHANGA	04-12-2022
RAKESH	75264	ARMED GUARD	FIROZABAD SADAR BAZAR	13-12-2022
DHARAM VIR SINGH	80766	ARMED GUARD	GANAUR	14-12-2022
K MARUTHI BABU	764038	SWO A	GUNTAKAL	20-12-2022
RAVI MUKESHBHAI KADVATAR	815842	PEON	RAJKOT	23-12-2022
JANG BHAHADUR SINGH	74340	ARMED GUARD	PATHANKOT MDK	25-12-2022
GUNJAN VERMA	57518	OFFICER	BOKARO STEEL CITY	26-12-2022
DEV RAJ	61958	HKP	DELHI JANPATH-LBO	26-12-2022
GINBIAKMUAN GUI TE	792246	OFFICER	SILCHAR REGIONAL OFFICE	29-12-2022
KAMLESH KUMAR SINGH	76014	SR MANAGER	BILASPUR REGIONAL OFFICE	02-01-2023
MAYUR AGARWAL	703329	MANAGER	ZI BENGALURU UNIT-MYSURU	03-01-2023
SADHANA M KAMBLE	67268	MANAGER	THANE, VARTHAKNAGAR	06-01-2023
OM PRAKASH MAURYA	79508	SWO A	DEHRADUN RAJPUR ROAD MAIN	08-01-2023
JASWANT KUMAR	482840	SR MANAGER	DELHI ROHINI	09-01-2023
VENKATESH KANNA MUKRI	611741	HKP	KUMTA UM	12-01-2023
MALLIKARJUNA SETTY E	101868	SWO A	HUNGUND	15-01-2023
VINAY MADHUKAR NAIK	548391	SWO A	MUMBAI ANDHERI (WEST)	17-01-2023
MANGESHWAR	508924	PEON	BHOLA	17-01-2023
K VANITHA	654696	PEON	MARAIMALAINAGAR	24-01-2023
VIJAY KUMAR	80989	HKP	MALAWAN	27-01-2023
SIDDARAM P HORAKERI	833000	PEON	BIJAPUR MAIN	28-01-2023
MADHUKAR GURUPAD HONKAMBLE	495842	SR MANAGER	MYSURU CC	05-02-2023
JASNA NARAYANAN	631332	MANAGER	BELLANDUR BENGALURU	07-02-2023
GOWDAIAH H	82266	HKP	BENGALURU KIDWAI (KMIO)	10-02-2023
RAJIV KUMAR	61765	D M	CHANDIGARH PUNJAB UNIVERSITY CAMPUS	12-02-2023
HALAPPAGOWDA B PATIL	738093	HKP	HUBBALLI VIDYA NAGAR	19-02-2023
NARINDER SINGH	105475	SWO A	NARAINGARH	23-02-2023
ANATHALAI N	68487	HKP	TIRUNELVELI CUR CHEST	24-02-2023
ADHILAKSHMI M	100094	HKP	CHENNAI UNITED INDIA COLONY KODAMBAKKAM	24-02-2023

The Complete Persepolis

— *Marjane Satrapi*

Marjane Satrapi is a French-Iranian graphic novelist, cartoonist, illustrator, film director, and children's book author. In the year 2007 she wrote "The Complete Persepolis", a graphic novel, which is also an autobiographical coming-of-age story that takes place during the Islamic Revolution in Iran. Originally published in French, this graphic memoir has been translated to many other languages, including English, Spanish, Catalan, Romanian, Portuguese, Italian, Greek, Swedish, Finnish, Georgian, Dutch, and Chinese. As on date, it has sold more than 2 million copies worldwide. Due to its graphic language and images, there is controversy surrounding the use of "Persepolis" in classrooms in the United States. This book was featured on the American Library Association's list of Top Ten Most Challenged Books in 2014. Nevertheless, "Persepolis" received critical acclaim for its powerful storytelling, emotional depth, and unique perspective on a historic moment in world history.



The story follows Marjane, a young girl growing up in Iran during the late 1970s and early 1980s, as she navigates the political and social changes taking place around her. Through Marjane's eyes, we see the impact of the Iranian Revolution on her family and friends, and we witness the ways in which it shapes her own identity and worldview. The story details the impact of war and religious extremism on Iranians, especially women.

One of the most impressive things about "The Complete Persepolis" is the way in which Satrapi brings history to life through her illustrations. Her artwork is simple yet evocative, and it captures the emotions and experiences of the characters in a way that is both powerful and relatable. The book also offers a unique perspective on the Iranian Revolution and its aftermath, presenting a nuanced portrayal of the complexities of life under an authoritarian regime.

Another notable aspect of the book is the way in which it explores themes of identity, culture, and belonging. Marjane's experiences as a young woman of Iranian descent growing up in Europe and later returning to Iran highlight the challenges and contradictions that arise when multiple cultures and identities intersect.

Overall, "The Complete Persepolis" is a powerful and thought-provoking work that offers a unique perspective on a moment in history that is often portrayed in a simplistic or one-dimensional way. It is a testament to the power of art and storytelling to illuminate the human experience and make sense of complex events and emotions. A must read for anyone who wants a better understanding of the world they live in.

Arathi M B Pai

SWO-A
Sanjaynagar, SSB





दिनांक 24.02.2023 को श्री के. सत्यनारायण राजु, प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी द्वारा ब्रिगेन्जा हॉल- पणजी, क्षे.का. गोवा में टाउन हॉल बैठक का उद्घाटन किया गया। इस अवसर पर श्री अशोक चंद्र, कार्यपालक निदेशक, श्री शंकर एस, मुख्य महाप्रबंधक, मा.सं. विभाग, प्र.का. बेंगलूरु, श्री राम नाइक के, महाप्रबंधक, अं.का. मणिपाल और श्री आर. गणेश, मुख्य महाप्रबंधक और क्षेत्रीय प्रमुख, क्षे.का. गोवा भी तस्वीर में नजर आ रहे हैं।

Inauguration of the Town Hall meeting held at Briganza Hall, Panaji, RO Goa, By Sri. K Satyanarayana Raju, MD & CEO, on 24.02.2023. Sri. Ashok Chandra, Executive Director, Sri. Shankar S, CGM, HR Wing, HO Bengaluru, Sri. Rama Naik K, GM, CO Manipal and Sri. R Ganesh, AGM & Regional Head, RO Goa are also seen in the picture.



दिनांक 17.02.2023 को मुंबई में आयोजित “ग्राहक संपर्क – (निर्यातक – आयातक बैठक, 2023)” में श्री के. सत्यनारायण राजु, प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी प्रतिभागियों के साथ बातचीत करते हुए। तस्वीर में श्री पी. संतोष, मुख्य महाप्रबंधक, अंचल कार्यालय, मुंबई भी दिखाई दे रहे हैं।

Sri. K. Satyanaraya Raju, MD & CEO, seen interacting with the participants of “Customer Connect – (Exporters – Importers Meet 2023) held at Mumbai on 17.02.2023. Sri. P. Santhosh, CGM, Circle Office Mumbai is also seen in the picture.



Sketch by :
Seema Sharma
Officer,
Regional Office-III,
Kolkata



Shreyas Contest 2022
Sketch - 1st prize

