

केनरा बैंक की  
द्विमासिक गृह पत्रिका  
फरवरी 2024 - मार्च 2024 | 293



श्रेयस  
Shreyas

Canara Bank's  
Bimonthly House Magazine  
February 2024 - March 2024 | 293

# “उन्नतशील एवं प्रगतिशील अब्दुत महिलाएं” “WONDERWOMEN RISING AND SHINING BRIGHT”

केंद्रबिंदु राज्य - केरल  
State in Focus - Kerala







दिनांक 05.03.2024 को प्रधान कार्यालय, बेंगलूरु में आयोजित प्रशिक्षण सलाहकार समिति (टीएसी) बैठक की अध्यक्षता करते हुए प्रबंध निदेशक एवं सीईओ श्री के. सत्यनारायण राजु। कार्यपालक निदेशक श्री अशोक चंद्र एवं श्री हरदीप सिंह अहलूवालिया तथा श्री डी सुरेंद्रन, मु.म.प्र., मानव संसाधन विभाग भी तस्वीर में नज़र आ रहे हैं।

MD & CEO Sri. K Satyanarayana Raju chairing the Training Advisory Committee (TAC) meeting held at HO Bengaluru on 05.03.2024. EDs Sri Ashok Chandra and Sri. Hardeep Singh Ahluwalia and CGM Sri. D Surendran, HR Wing also seen in the picture.



आईबीयू गिफ्ट सिटी के दौरे के दौरान कार्यपालक निदेशक श्री देबाशीष मुखर्जी एवं आईबीयू के कार्यपालक व अधिकारीगण।  
Executive Director Sri Debashish Mukerjee after interaction with executives and staff of IBU Gift City.

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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)

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प्रबंध निदेशक व  
मुख्य कार्यकारी अधिकारी  
का संदेश



MD & CEO's Message

प्रिय केनराइट्स,

Dear Canarites,

पीछे मुड़कर देखते हैं तो प्रतीत होता है कि जीवन अच्छा रहा है, भविष्य की ओर देखें तो यह और भी उज्ज्वल प्रतीत होगा। वित्तीय वर्ष 2024 अनेक गतिविधियों से परिपूर्ण रहा, जिसमें हमारे द्वारा हासिल की गई प्रमुख उपलब्धियों तथा लॉन्च किए गए नवोन्मेषी उत्पादों पर प्रकाश डालना चाहूंगा। वर्ष की शुरुआत केनरा प्रीमियम पेट्रोल खातों, केनरा सेलेक्ट बचत खातों, कॉर्पोरेट नेट बैंकिंग और केनरा डिजिटल चालू खातों के साथ उच्च तकनीक वाले ग्राहक अनुकूल बैंकिंग समाधानों के लॉन्च के साथ हुई ग्राहक संबंध प्रबंधन (सीआरएम), जो सभी एचएनआई ग्राहकों के लिए एक संपर्क बिंदु है, जिसकी शुरुआत के साथ एक नई प्रवृत्ति स्थापित की गई, जिसे 4850+ शाखाओं, एमसीबी, एलसीबी और एमएसएमई सुलभ में लागू किया गया है। हमने व्हाट्सएप बैंकिंग, एआई1 कॉर्पोरेट, यूपीआई लाइट और 1 बैंक एक नंबर - टोल फ्री नंबर लॉन्च करके अपने बैंक के डिजिटल पदचिह्नों को बढ़ाया है। हमारी वेबसाइट को उपयोगकर्ताओं के लिए अधिक सुरुचिपूर्ण और अनुकूल बनाते हुए नया रूप देकर उन्नत बनाया है। हमें डेटा एवं एनालिटिक्स (डीएनए) में अपने उद्यम के साथ पीएसबी के मध्य अग्रणी होने पर गर्व है। जहां ग्राहक अनुभव और परिचालन में सुधार के लिए एनालिटिक्स का लाभ उठाने की बात आती है तो हम सबसे आगे खड़े मिलते हैं। गिफ्ट सिटी, अहमदाबाद में आईएफएससी बैंकिंग इकाई की स्थापना से हमारी वैश्विक पहचान में वृद्धि हुई है। समग्र विकास के रूप में हमने प्रतिष्ठित अखिल भारतीय क्रिकेट और बैडमिंटन टूर्नामेंट का आयोजन करके खेल तथा फिटनेस को बढ़ावा दिया है। इस वर्ष केनरा बैंक की ओर से पहली बार मैराथन का आयोजन किया गया जिसमें लगभग दस हजार लोगों ने भाग लिया जिससे हमारी पहचान को बढ़ावा मिला है।

Life is good when you look back at things that happened but even better if you look forward. The financial year 2024 was eventful and I would like to highlight upon the major milestones we have achieved and the innovative products which we have launched. The year kick-started with the launch of high-tech customer friendly banking solutions with Canara Premium Payroll accounts, Canara Select Savings Accounts, Corporate Net Banking and Canara Delite Current Accounts. A new trend was set with the introduction of Customer Relationship Management (CRM), a one-point contact for all HNI customers which has been implemented in 4850+ branches, MCBs, LCBs and MSME Sulabhs. We have enlarged our Banks digital foot print by launching Whatsapp banking, ai1 corporate, UPI lite and 1 bank one number -toll free number. Our website has been revamped and enhanced for a more elegant and user friendly manoeuvring. We take pride in being the pioneer among the PSB's with our venture into Data & Analytics (DnA). We have also been at the forefront when it comes to leveraging analytics for improving customer experience and operations. IFSC Banking Unit at Gift City, Ahmedabad, Gujarat was opened thereby increasing our global footprint. For enabling holistic development we have promoted sports and fitness by conducting the iconic All India Cricket and Badminton tournament. This year saw Canara Banks' First ever Marathon where almost ten thousand people participated thereby enhancing our visibility.

यह बेहद हर्ष का विषय है कि हमारे बैंक को इस वर्ष में विभिन्न श्रेणियों के तहत हमें विभिन्न पुरस्कारों से सम्मानित किया गया है। लगातार दूसरे वर्ष, हमें इलेक्ट्रॉनिकी और सूचना प्रौद्योगिकी मंत्रालय, भारत सरकार द्वारा "डिजिटल बैंकिंग एवं मर्चेन्ट अधिग्रहण" के तहत सभी बैंकों के मध्य प्रथम स्थान प्रदान किया गया है। केंद्रीय सतर्कता आयोग ने "सतर्कता प्रशासन में सर्वोत्तम प्रथाओं" के क्षेत्र में केनरा बैंक को पीएसबी के बीच सर्वश्रेष्ठ स्थान प्रदान किया है। हमें इंडियन चैंबर ऑफ कॉमर्स द्वारा आयोजित वृद्धि श्रेणी के तहत इमर्जिंग एशिया बैंकिंग पुरस्कार तथा एनक्यूब द्वारा "सर्वश्रेष्ठ साइबर सुरक्षा कार्यान्वयन पुरस्कार" प्राप्त हुआ है।

It is of immense pleasure that our Bank has been bestowed with various awards under different categories in this financial year. For the second year in a row, we have been ranked No.1 amongst all banks in "Digital Banking and Merchant acquisition by MeitY, Govt of India. The Central Vigilance Commission has ranked Canara Bank as No.1 amongst the PSBs in the area of "Best Practices in Vigilance Administration". We have received the Emerging Asia Banking award in Growth Category organised by the Indian Chamber of Commerce. We also received the "Best Cyber



हमें क्रेडिट सूचना कंपनी मेसर्स ट्रांसयूनियन सिबिल द्वारा पीएसबी के बीच सर्वोत्तम डेटा गुणवत्ता प्राप्त करने हेतु "सर्वश्रेष्ठ डेटा गुणवत्ता सूचकांक (डीक्यूआई)" पुरस्कार से सम्मानित किया गया है। वर्ल्ड ब्रांड कांग्रेस द्वारा आयोजित ग्लोबल ब्रांड उत्कृष्टता पुरस्कारों में सर्वश्रेष्ठ गृह पत्रिका के तहत हमारे बैंक की गृह पत्रिका "श्रेयस" एवं हिंदी पत्रिका "केनरा ज्योति" को पुरस्कार प्राप्त हुआ है। केनरा बैंक प्रबंधन संस्थान को नेतृत्व एवं व्यावसायिक उत्कृष्टता हेतु राष्ट्रीय बीएफएसआई पुरस्कार द्वारा सम्मानित किया गया है। मैं आने वाले वर्षों में कई ऐसे ही और गौरवपूर्ण क्षणों की आशा करता हूँ।

अंतर्राष्ट्रीय महिला दिवस पर, हम अपनी संस्था और दुनिया भर में महिलाओं के उल्लेखनीय योगदान का जश्न मनाते हैं। यह लैंगिक समानता की दिशा में हमने जो प्रगति की है उसे प्रतिबिंबित करने तथा सभी के लिए एक समावेशी और सहयोगी वातावरण को बढ़ावा देने हेतु अपनी प्रतिबद्धता को नवीनीकृत करने का क्षण है। केनरा बैंक में, हम यह मानते हैं कि विविधता न केवल एक नैतिक अनिवार्यता है बल्कि एक बहुमूल्य लाभ भी है। महिलाएं जो विविध दृष्टिकोण, प्रतिभाएं और अनुभव लेकर आती हैं, वे नवोन्मेष, रचनात्मकता और सफलता को बढ़ावा देने में अनमोल हैं। जैसा कि हम महिलाओं की उपलब्धियों की सराहना करते हैं, आइए हम उन चुनौतियों को भी स्वीकार करें जिनका उन्हें कार्यस्थल और उसके बाहर सामना करना पड़ता है। लैंगिक समानता को सक्रिय रूप से बढ़ावा देना, समान अवसरों की वकालत करना तथा महिलाओं की उन्नति में आने वाली बाधाओं को दूर करना हम सभी का दायित्व है। हमने अपने बैंक में लैंगिक विविधता और समावेशन को बढ़ावा देने हेतु उचित कदम उठाए हैं।

आइए, हम इस अवसर का उपयोग एक ऐसा कार्यस्थल निर्माण करने की अपनी प्रतिबद्धता की पुष्टि करें जहां हर व्यक्ति, भेदभाव के बिना आगे बढ़ सके और सफल हो सके। केनरा बैंक की सभी महिला कर्मचारियों को अपने समर्पण, जुनून और नेतृत्व के लिए धन्यवाद। दिन-प्रतिदिन आपका योगदान हमारी सफलता का अभिन्न अंग बन रहा है। अंतर्राष्ट्रीय महिला दिवस की शुभकामनाएं!

जैसा कि हमारा मूल मंत्र कहता है "रहें संग, बढ़े संग"। आइए, अतीत को प्रतिबिंबित करते हुए तथा भविष्य को अपनाते हुए हम एक संयुक्त टीम के रूप में आगामी वर्षों के लिए बैंकिंग उत्कृष्टता की दिशा में आगे बढ़ें और इतिहास रचें।

## आप सभी को हार्दिक शुभकामनाएं !!

मंगल कामनाओं सहित,

आपका,

के. सत्यनारायण राजु

प्रबंध निदेशक व मुख्य कार्यकारी अधिकारी

Security Implementation Award" by EnQube. We have been awarded with "Best Data Quality Index (DQI)" award for achieving Best Data Quality among PSBs by the Credit Information Company M/s TransUnion CIBIL. Our Banks In-house magazine "Shreyas" and Hindi Magazine "Canara Jyothi" won the "Best In House Magazine" in the Global Brand Excellence awards conducted by World Brand Congress. Canara Institute of Bank Management was awarded by the National BFSI awards for leadership and business excellence. I look forward for many more proud moments in the years to come.

On this International Women's Day, we celebrate the remarkable contributions of women within our organization and around the world. It is a moment to reflect on the progress we have made towards gender equality and to renew our commitment to fostering an inclusive and supportive environment for all. At Canara Bank, we recognize that diversity is not only a moral imperative but also a strategic advantage. The diverse perspectives, talents, and experiences that women bring are invaluable in driving innovation, creativity, and success. As we celebrate the achievements of women, let us also acknowledge the challenges they continue to face in the workplace and beyond. It is incumbent upon all of us to actively promote gender equality, advocate for equal opportunities, and dismantle barriers to women's advancement. We have made conscious strides in promoting gender diversity and inclusion at our Bank.

Let us use this occasion to reaffirm our commitment to creating a workplace where every individual, regardless of gender, can thrive and succeed. To all the women of Canara Bank thank you for your dedication, passion, and leadership. Your contributions are integral to our success, today and every day. Happy International Women's Day!

By reflecting the past and embracing the future let us as one united team navigate the path towards banking excellence for the upcoming years and create history. As our mantra goes "Together We Can".

*Wish you all the very best*

With warm regards,

Yours sincerely

**K. Satyanarayana Raju**

Managing Director & CEO

## संपादकीय



## Editorial

प्रिय साथियों,

“उन्नतशील एवं प्रगतिशील अद्भुत महिलाएं” महिला सशक्तिकरण एक अद्भुत युग को उजागर करता है जहाँ महिलाओं की तन्मयता, बुद्धिमत्ता, रम्यता, दृढ़ता और लावण्यता दुनिया भर में छा रही हैं। उनकी कहानियाँ जुनून और अटूट समर्पण की परिवर्तनकारी शक्ति का प्रमाण हैं जो नवोन्मेष और नेतृत्व क्षमता का उदाहरण प्रस्तुत करती हैं। महिलाएं बहुआयामी कार्य करने में सक्षम हैं और उनमें कई करतब दिखाने की निपुणता सहज रूप से मौजूद होती है जो उनकी विभिन्न भूमिकाओं में झलकती है। प्रेरणादायक करियर महिला/ उत्कृष्ट महिला अपने द्वारा निर्भाई जाने वाली विभिन्न भूमिकाओं में भी उतने ही जुनून और जिम्मेदारी के साथ खुद को संभालती है।

“ए ऐसी महिला बनें जो अन्य महिलाओं को भी आपके जैसा बनने के लिए प्रेरित करें – टोपाज़। जब मैं इस उद्धरण पर सोचती हूँ, हमारी महान संस्था की “अद्भुत महिलाओं” की प्रभावशाली उपस्थिति को अनदेखा करना असंभव हो जाता है, जिनका योगदान, प्रगति और समृद्धि का मार्ग प्रशस्त करता है और प्रत्येक महिला केनराइंट को प्रेरित भी करता है। ये असाधारण मनीषी मन में उमंगों की लहर लिए चुनौतियों का सामना करते हुए, पूरे आत्मविश्वास के साथ संभावनाओं की हर सीमा को पार करते हुए खुद को बुलंद कर रही हैं। वे महिलाओं की भावी पीढ़ियों के लिए आत्मविश्वास और दृढ़ विश्वास के साथ अपनी आकांक्षाओं को आगे बढ़ाने का मार्ग प्रशस्त कर रही हैं, जो 2024 के अंतर्राष्ट्रीय महिला दिवस की थीम – महिलाओं में निवेश; प्रगति पथ पर प्रदर्शित हो के अनुरूप है।

पहली बार हमने, इस संस्करण में हमारी संस्था की महिला मुख्य महाप्रबंधक और महाप्रबंधक के साक्षात्कार शामिल किए हैं। “जब कभी एक महिला खड़ी होती है तो वह सभी महिलाओं के लिए खड़ी होती है” और एक महिला होने के नाते मैं उनकी महानता से आश्चर्यचकित हूँ जो मुझे जीवन में महान ऊंचाइयों को प्राप्त करने के लिए प्रेरित करती हैं। मुझे पूरा यकीन है कि यह संस्करण मेरी महिला साथियों की आकांक्षाओं को जागृत करेगा।

केरल मातृ-सत्तात्मक समाज व एक प्रगतिशील राज्य होने के कारण महिलाओं की साक्षरता और अधिकारों में अग्रणी है। महिला दिवस विशेषांक में इसे बिना किसी हिचकिचाहट के स्टेट-इन-फोकस के रूप में अपना स्थान मिल गया है। इस संस्करण का प्रत्येक पृष्ठ “देवों की भूमि” के भौगोलिक, सामाजिक – आर्थिक, ऐतिहासिक और खानपान अनुभवों को उजागर करता है।

आशा है कि आप इस विशेषांक को पढ़कर प्रसन्नचित होंगे। हमें आपकी प्रतिक्रियाओं का इंतजार रहेगा। कृपया केनरा नेट पर हमारे गृह पत्रिका व पुस्तकालय के वेबपेज पर / या hohml@canarabank.com पर मेल के माध्यम से अपनी प्रतिक्रिया/टिप्पणी दें अथवा 080 – 22233480 पर हमसे संपर्क कर सकते हैं।

अगाध प्रशंसा और कृतज्ञता के साथ

प्रियदर्शिनी आर  
संपादक

Dear Colleagues,

“Wonder Women - Rising and Shining Bright” unfolds a remarkable era of women empowerment where the resilience, intelligence, elegance, tenacity, and grace of women are taking centre stage across the globe. Their stories are testaments to the transformative power of passion and unwavering dedication exemplifying the ethos of innovation and leadership. Women are multitaskers and the mastery of the art of juggling is innately present which reflects in the various roles they play. The inspiring career woman/super women manages herself with the same amount of passion and responsibility in the multitude roles which she plays.

“Be the kind of woman that makes other women want to be you”- Topaz. As I reflect on this quote, it is impossible to overlook the awe-inspiring presence of our very own ‘Wonder Women’ of our mighty organization, whose contributions illuminate the path to progress and prosperity and also inspire every woman canarite. These extraordinary individuals are making waves, shattering glass ceilings, and redefining the boundaries of possibility. They are paving the way for future generations of women to pursue their aspirations with confidence and conviction aptly suiting the Theme of International Women’s Day 2024 - Invest in Women. Accelerate Progress.

As a first this edition carries interviews of the Women CGM and GMs of our Organization. “Each time a woman stands up for herself she stands up for all women” and being a woman myself I am awestruck by their magnitude which inspires me to achieve great heights in life. I am pretty sure that this edition will kindle the aspirations of my fellow tribe.

Kerala in virtue of being a matriarchal society is a progressive state pioneering in women’s literacy and rights. In this special edition featuring Women’s day, it finds its place as the State-in-Focus without a second thought. This edition is curated to bring the geographical, socio-economic, historical and gastronomic experiences of the “Gods own Country”.

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.

With profound admiration and gratitude

Priyadarshini R  
Editor



## In conversation with the first woman CGM of Canara Bank Smt. Kota Kalyani Operations Wing, HO



“Women possess innate qualities that align well with the service oriented nature of the banking industry, making them highly suitable for excelling in roles that prioritize customer satisfaction.

Having a clear vision and setting targets for ones future is essential for personal growth and success. Once you establish a goal, it requires dedicated effort to attain it. Progressing through different roles and responsibilities helps develop leadership skills and paves way for the future opportunities and challenges.

Remaining open minded and receptive to learning is crucial, as knowledge knows no bounds. Embrace the opportunity to learn from individuals of all levels whether they are seniors, juniors or subordinates. Remember learning is an on-going journey that enriches both personal and professional growth.

Despite initially aspiring to pursue a career in civil services, I found myself working in the banking sector at the age of 20. My father urged me to excel in whatever field I found myself in, and I took that as a challenge. I dedicated myself to performing well both at home and in the office. Through perseverance, hard work and cooperation from my family and my colleagues I gradually emerged as a leader in my own right, earning recognition for my efforts along the way and to a position of where I am today.

It is essential for both men and women to work together to achieve excellence in any organization. I don't see any disparity in the service conditions of women. It is for the women to take up the job that has been entrusted to her and show improvement or excel in that particular post. Then the gender disparity will not be in the picture at all.

We should not limit ourselves by thinking, “I am a woman, so I can't do this job.” Instead we should focus on meeting the expectations of the role regardless of gender. It is about capability and competence and not gender stereotypes.

It is true that certain challenges like late hour unit visits or recovery tasks may present additional considerations for women when compared to men. However open discussions with superiors, subordinates and colleagues can help address these challenges effectively. By working together, suitable solutions can be devised to ensure that these tasks are manageable for everyone involved. Communication is the key in overcoming such obstacles.”

**“Have a dream, go for the dream, achieve the dream in your own way and style”**

# Kerala- The Gods Own Country

**E Ramesh**

AGM  
HR Wing  
Head Office, Bengaluru



Kerala known for its high quality life indicators and standard of life is showcased to the outsiders as “Gods Own Country”. It has reached this stage due to innumerable renaissance sowed by the social reformers during the last leg of 19th and early 20th Century. The social state of affairs was so miserable that Swami Vivekananda, the spiritual guru on his visit to Kerala in 1892 after his two-year epoch tour of India, saw the caste system and the standard of living prevalent in Kerala, described it as a “Lunatic Asylum”. He designated one of his fellow saints Srimad Ramkrishnanda as the reform campaigner in the state. The people of the state took Swami’s observation as an opportunity for correction and today it tops in the social index of the country and is ranked at par with the most modern societies of the world.

Kerala is amongst the few states in the country which had consistent trade relations with the outer world since time immemorial. From ancient times Kodungalloor and Cochin had trading relations with Chinese, Egyptians and Arabs. The state was exposed to Abrahamic religions much before it travelled to the western world. Christianity came to Kerala in 1st Century AD. Thomas the Apostle came to Kerala in AD 52. It is also said that much before the coming of the Apostle, Jews had come to Kerala and had made the state as a base for their trading. Arabs had trading relation with Kerala much before the advent of Islam which reached the shores of Kerala in 7th Century AD. The earliest Synagogues, Churches and Mosques in India were built in Kerala and is still in existence. Kerala was a state which was exposed to various languages like Yehudia, Malayalam or Hebrew used by the Jews of Cochin. Ponani in Malappuram district was a centre for Arabic and Islamic studies from centuries. Suryani Malayalam or Syriac Malayalam was popular amongst Syrian Christians. These languages are still taught in colleges in Kerala.

The first modern onslaught from the western world also happened in Kerala with the arrival of Vasco da Gama from Portugal at Kappad in Calicut district in 1498. With the coming of Portuguese to Kerala their language was also introduced to the society.

Various languages and cultures from different lands had made Kerala their home and has influenced beliefs, food, language and Culture of Kerala. Till the arrival of Portuguese the acceptance of different cultures and religions were a smooth affair and did not bring any conflict with the local people and culture.

Though it had exposure to all cultures and people from various part of the world, the social customs and beliefs of the inhabitants remained primitive and orthodox. The society was ingrained in social evils like child marriage, caste discrimination, untouchability, unapproachability, unseeability etc.,

**Status of women in the society:** Slavery, child marriage, restriction on widow remarriage, excommunication of women, if she was seen flouting the rule was in vogue.





Caste played an important role in the dressing pattern of the women, stitched dresses were not in practice. Only Namboodiri women could cover the upper part of their body and others were only allowed to cover themselves from the waist. Though Matriarchal system of matrilineal inheritance was present amongst some communities in northern part of Kerala, the financial matters were dealt by the male members i.e., maternal uncle or nephew.

With the advent of modern education, the ideas of liberty, equality and fraternity started making inroads into the society. The social reformation movement took place at many places in the last phase of 19th Century which resulted in change in taxation policy where even for wearing a slipper, dress etc it was taxable. Slavery, caste discrimination, orthodox beliefs and dogmas were challenged by the oppressed. The socio-political renaissance was met with stiff resistance leading to bloodshed and revolts at many places.

The state was predominantly divided into three provinces i.e., Travancore, Cochin and Malabar and they got integrated into Indian union in 1947. During the Pre and Post-independence period lot of emphasis was given on primary health and education, number of schools under Government, Management and private sector came into being. The convent, churches and other community organisations played a predominant role in establishing modern schools for imparting education. By the early 60's, Keralites started migrating to other states in India as Clerks, Stenographers and Nurses. In 70s and 80s it was perceived that a Malayalee by default knows typing and stenography. Before the economic boom in gulf huge number of skilled and semi skilled migrated to gulf for employment. Keralites used to migrate to east Asian countries before the advent of oil in the Gulf. Now you can see more keralites than localities' in Gulf. You can find a Malayalee nurse in hospitals in any part of the world. The state's economy was known as 'post office economy' as every other household was dependent on the money order remittance from the immigrant or workers working in other states.

The contribution from agriculture mainly comes through commercial crops like coconut, arecanut, pepper, rubber, coffee, tea, cardamom, etc., and Industries related to processing of these products. Kuttanad is a region in the

state which is known as the rice bowl of Kerala covering Alapuzha, Kottayam and Pathanamthitta districts. The peculiarity of the place is that the land is recovered by draining water out. It is one of the few places in the world where cultivation is done below the sea level. For a tourist it's a paradise as one can see vast expanses of water bodies or paddy fields and canals as far as the eye can discern. But for the locals the monsoon is fraught with fear as water gushing from the mountains can flood the area for months together and would bring the life of the locals to a standstill. The other peculiarity of the place is non availability of potable water. Due to its picturesque nature lot of movies are shot in the area. The area has also contributed great Malayalam literatures, classical dancers, film personalities etc.,

The state is endowed with a long coast line. 11 of the 14 Districts are on the sea coast, it also boasts of hill stations in Idduki and Waynad districts. Famous pilgrimage centres like Guruvayoor and Sabrimala also draws lot of visitors to this state. The state has many perineal rivers and backwaters in many districts which is an added attraction for the tourists. In view of the natural beauty and the potential available, tourism was identified as a sector that can give boost to the economy without causing harm to the ecosystem. To showcase Kerala in other states and countries advertising agencies were hired. The tagline for Kerala tourism "Gods own country" was coined by Walter Mandez in 1989.

**Festivals of Kerala :** Onam is celebrated as the official festival of the state, it is celebrated with pomp and glory for 10 days and culminates on the tenth day known as Thiruvonam. Another interesting feature of Kerala is that major festivals of the Hindus are less of religious and more





of community festival. Onam is celebrated in commemoration of the homecoming of the Daitya king Mahabali. The other important festival is the ushering of harvest season and is known as Vishu. Other Hindu festivals like Dussehra, Deepavali, Holi are not locally celebrated. Muslims and Christians celebrate the festivals that are common in the other parts of the world.

**Food habits:** The staple food of Kerala is rice and rice related dishes. Most of the dishes like Puttu, Appam etc



are also made from rice. The second most important ingredient that goes into all the dishes is coconut. As fish is available in plenty, it's a regular in most of the houses. Non vegetarian items are consumed by majority of Keralites and it would be difficult for a vegetarian to survive in the hinterlands if he has no kitchen of his own. A distinguishing feature of Kerala dishes is the use of coconut oil.

**Languages of Kerala:** Though Malayalam is spoken across Kerala irrespective of Religion, due to Kerala's boundaries with Tamilnadu and Karnataka in the border districts of the state, the influence of Tamil and Kannada is seen. As northern most part of Kerala was a part of the extended Tulunadu, Tulu is spoken in the Kasargod district of Kerala. Konkans were part of the trading community of Kerala for centuries and Konkani community can be seen across Kerala. Other languages spoken by people in Kerala are Gujarati, Urdu, Hindi, Marathi etc., However, Malayalam had remained the language of communication.

**The New trends:** Kerala is turning out to be a potential place for immigration from the Eastern and Northern part of India due to its high labour cost and standard of living. The educational facilities being offered by the Govt. and Management schools, the Health facilities, the way migrant labours are treated by the Govt. and other agencies lure them to Kerala for work. The Govt. treats these workers as Guest Workers and special packages and schemes have been introduced for them. Hence you can see skilled and unskilled workers mostly from Northern and North eastern states of India in all the sectors. The advent of migrant labours has also heralded Hindi that is used to communicate with these workers. One can see billboards, name boards of commercial and social organisations in Malayalam, Hindi and English that have sprung up to cater to the migrant workers.

**Conclusion:** The nature, the landscapes, the rivers, mountains, back water, beaches, long monsoon, coconut palms and greenery gives an added attraction to the place and they get spell bound during their visit to the state and they deem it as a place of the Gods. The people of the state are very sensitive towards environment, human rights, hygiene, pollution, Law and order etc. hence you can rightly term the state as "Gods own Country".

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**In conversation with Smt. R. Anuradha, GM, Retail Assets Wing, HO**



**“Own the role,  
Own the place,  
Own the people”**

*It's essential to embrace the position you're given. Throughout my career, from starting as a Clerk/Cashier at the age of 19 to my current role as GM, I've always taken ownership of my workspaces. When a leader takes ownership, the team naturally follows suit. Despite numerous challenges in both my personal and professional life, I managed to perform optimally for the bank. It's essential to always have a backup plan. I'm confident that once we take the plunge, everything will align, and we'll navigate through smoothly.*

*I've embraced all opportunities and committed fully to them. There hasn't been any discrimination or shortage of opportunities for women in the banking sector, in fact, women are well-supported and valued in our industry.*

*Gender equality is upheld in our bank, with equal opportunities for women. I've been consistently encouraged to pursue engaging assignments and have received recognition for my contributions.*

*While I was Senior Manager, I encountered a situation where I needed assistance from the police to remove a group of locals who had surrounded a property we took possession of. This incident happened at night after 8pm. I was at the police station at midnight trying to solve the chaos. Through timely and decisive actions, I successfully handled the chaos. The icing on the cake was that the NPA accounts were fully closed the very next day.*

*My most memorable experience was my tenure as AGM & RO Head at the newly established Tirupati RO. I was a branch person from the beginning of my career and had zero experience of working in an administrative office. However, I was tasked with building the RO from the ground up. Starting with no office space or staff, I began by working from a shared area at Bairagipatteda Branch, Tirupati. From initiating tenders for office space to assembling staff and setting up infrastructure, it was both thrilling and challenging. Despite these hurdles, our RO successfully attracted business and thrived. This term at Tirupati was most challenging for me both in my professional and personal front but as my well-wishers fondly called me a “warrior”, I endured it like one.*

*Even as a child, I gravitated towards leadership roles. In school, I often served as a class leader, adept at assembling teams and accomplishing tasks. I apply my everyday knowledge and common sense to any role, consistently striving for results. Women, known for multitasking and emotional intelligence, naturally excel in leadership positions, making it easier for us to thrive in such roles.*

*Financial independence is what I always aspired for. Even while I was studying in college, I used to look forward for job vacancies and apply. And that is how at the age of 19, I joined the Bank. My message to all the women would be - Aspire for financial independence, and hone all the skills instilled in you and excel in any platform that you are put into. Absolutely, seizing every opportunity is crucial. Once given the chance, commit wholeheartedly and take ownership of your responsibilities. With unwavering dedication, recognition is sure to follow.*

## Prevention of Sexual Harassment of Women at Workplace



**Pallavi Pallav**  
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The Indian Constitution incorporates Right to equality as one of the fundamental rights of every Citizen of the country. The rights to equality describe equal treatment of every citizen before the law and prevents discrimination of the Citizens on various grounds under Articles 14–18 of the Indian constitution.

To create a discrimination free environment for women, the United Nations Convention on the Elimination of Discrimination against Women (CEDAW) was reinforced and was adopted by the UN General Assembly in 1979. The same was ratified by India on 25th June 1993.

With the growing rate of literacy, globalization and improved access of education and employment, the number of women entering the workforce has grown exponentially. The Labour Force Participation Rate (LFPR) for person of age 15 years and above, shows that the participation of females in the Indian Labour force has increased from 23.3% in 2017-18 to 37% in 2022-23.<sup>1</sup>

The growing number of women in the workforce accelerated the need of Safe and discrimination free environment at workplace. Further, to cater to the need of the emerging women workforce, various initiatives have been implemented by the Indian government to improve women's participation and quality of work environment. To name a few,

- The Code on Social Security, 2020 which has the provision for enhancement in paid

maternity leave from 12 weeks to 26 weeks, provision for mandatory crèche facility in the establishments having 50 or more employees, permitting women workers in the night shifts with adequate safety measures was implemented.

- The Code on Wages 2019 which has provisions that there shall be no discrimination in an establishment or any unit thereof among employees on the ground of gender in matters relating to wages by the same employer, in respect of the same work or work of similar nature done by any employee. No employer shall make any discrimination on the ground of gender while recruiting any employee for the same work or work of similar nature in the conditions of employment, except where the employment of women in such work is prohibited or restricted by or under any law for the time being in force was implemented.
- The government also provides training to female workers through a network of Women Industrial Training institutes, National Vocational Training Institutes and Regional Vocational Training Institutes to enhance the employability of female workers.

Along with discrimination of women employees on the grounds of wages, recruitment, etc. the possibility of women being exposed to sexual abuse/sexual harassment at workplace could not be ruled out. Further, many female workers who are

<sup>1</sup> [pib.gov.in/PressReleaseFramePage.aspx?PRID=1966154](http://pib.gov.in/PressReleaseFramePage.aspx?PRID=1966154)



employed outside the organized sector, they remain unprotected by any laws. Moreover, the Sexual abuse of women not only impacts her personally but also has a negative impact on the workplace productivity as well as the development of the society.

THE SEXUAL HARASSMENT OF WOMEN AT WORKPLACE (PREVENTION, PROHIBITION AND REDRESSAL) ACT, 2013 (PoSH Act, 2013) was put in place to ensure safe working spaces for women and to build enabling work environments that respect women's right to equality of status and opportunity. Effective implementation of the Act will contribute to the realization of their right to gender equality, life and liberty, equality in working conditions everywhere. The sense of security at the workplace will improve women's participation in work, resulting in their economic empowerment and inclusive growth.

### The Origin:

Before 1997, there were no formal guidelines to deal with the incident of Sexual Harassment of Women at Workplace. The women who experienced such harassment had to lodge a complaint under section 354 and section 509 of the Indian Penal Code (IPC), which dealt with criminal offence and punishment for outraging women's modesty. The interpretation of "OUTRAGING WOMEN'S MODESTY" was to the discretion of the police officer lodging the complaint.

### Vishaka & Ors. vs State of Rajasthan & Ors. ((1997) 6 SCC 241) – the landmark judgement<sup>2</sup>

Bhanwari Devi, a woman belonging from Bhateri, Rajasthan started working under the Women's Development Project (WDP) run by the Government of Rajasthan, in the year 1985. She was employed as a 'Saathi' which means 'friend' in Hindi. In the year 1987, as a part of her job, Bhanwari took up an issue of attempted rape of a woman who hailed from a neighbouring village. For this act, she

gained full support from the members of her village. In the year 1992, Bhanwari took up another issue based on the government's campaign against child marriage. This campaign was subjected to disapproval and ignorance by all the members of the village, even though they were aware of the fact that child marriage is illegal. In the meantime, the family of Ram Karan Gurjar had made arrangements to perform such a marriage, of his infant daughter. Bhanwari, abiding by the work assigned to her, tried to persuade the family to not perform the marriage but all her attempts resulted in being futile. The family decided to go ahead with the marriage. On 5th May 1992, the sub-divisional officer (SDO) along with the Deputy Superintendent of Police (DSP) went and stopped the said marriage. However, the marriage was performed the next day and no police action was taken against it. Later, it was established by the villagers that the police visits were a result of Bhanwari Devi's actions. This led to boycotting Bhanwari Devi and her family. Bhanwari also lost her job amid this boycott. On 22nd September 1992, to seek vengeance, five men attacked Bhanwari Devi's husband and later brutally gang-raped her.

The police had tried all possible ways to avoid filing any complaint against the accused which resulted in a delayed investigation. Even after facing so much criticism, Bhanwari Devi, with her incessant determination to get justice, managed to lodge a complaint. The medical examination was delayed for fifty-two hours. However, the examiner did not mention any commission of rape in the report, rather mentioned the age of the victim. In the absence of sufficient evidence and with the help of the local leader, all the accused managed to get an acquittal in the Trial Court. But this acquittal resulted in a huge backlash from many women activists and organizations which supported Bhanwari. These organizations came together and raised their voice to attain justice, which resulted in the filing of a Public Interest Litigation (PIL). The PIL was filed by a women's rights group known as 'Vishaka'. It laid its

<sup>2</sup> Case analysis : Vishaka & Ors. v State of Rajasthan & Ors. ((1997) 6 SCC 241) - landmark case on sexual harassment - iPleaders

focus on the enforcement of the fundamental rights of women at the Workplace under the provisions of Article 14, 15, 19, and 21 of the Constitution of India, it also raised the issue of the need for protection of women from sexual harassment at Workplace.

### The judgement

The lack of a law that would prevent sexual harassment and provide women with a safe working environment was acknowledged by the Hon'ble Supreme Court of India. This made the Hon'ble court realize the need for proper and effective legislation that would deal with sexual harassment. The Hon'ble Court took reference from the international conventions like Beijing Statement of Principles on the independence of Judiciary in the LAWASIA region, CEDAW, etc. to proceed with the case. The Hon'ble Supreme Court framed the guidelines to prevent sexual harassment at the Workplace, known as Vishaka Guidelines, that were to be treated as law declared under Article 141 of the Indian Constitution in 1997. These guidelines were the foundation for The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.

### THE SEXUAL HARASSMENT OF WOMEN AT WORKPLACE, (PREVENTION, PROHIBITION AND REDRESSAL) ACT, 2013<sup>3</sup> and Bank guidelines<sup>4</sup> in tune with the Act

In tune with the act, bank has established guidelines for lodging and handling of complaints falling under the purview of Sexual Harassment. The details of the act and Bank guidelines are discussed hereunder.

**Purpose:** To provide protection against sexual harassment of women at workplace and for the prevention and redressal of complaints of sexual harassment and for matters connected therewith or incidental thereto.

**Extension:** The act extends to the whole of India.

**Aggrieved woman:** In relation to a workplace, a woman, of any age whether employed or not, who alleges to have been subjected to any act of sexual harassment by the respondent and in relation to dwelling place or house, a woman of any age who is employed in such a dwelling place or house. (In case of Banking industry, the aggrieved woman includes employee, customers, contractual workers, daily wagers, local persons engaged for cleaning work, etc.)

**Domestic Worker:** A woman who is employed to do the household work in any household for remuneration whether in cash or kind, either directly or through any agency on a temporary, permanent, part time or full-time basis, but does not include any member of the family of the employer;

**Employee:** A person employed at a workplace for any work on regular, temporary, ad hoc or daily wage basis, either directly or through an agent, including a contractor, with or, without the knowledge of the principal employer, whether for remuneration or not, or working on a voluntary basis or otherwise, whether the terms of employment are express or implied and includes a co-worker, a contract worker, probationer, trainee, apprentice or called by any other such name.

**Employer:** In relation to any department, organisation, undertaking, establishment, enterprise, institution, office, branch or unit of the appropriate Government or a local authority, the head of that department, organisation, undertaking, establishment, enterprise, institution, office, branch or unit or such other officer as the appropriate Government or the local authority, as the case may be, may by an order specify in this behalf and in any workplace not covered under sub-clause any person responsible for the management, supervision and control of the workplace.

<sup>3</sup> The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013

<sup>4</sup> 'HO Cir 293/2020



**Respondent:** A person against whom the aggrieved woman has made a complaint.

**Sexual Harassment:** Includes any one or more of the following unwelcome acts or behaviour (whether directly or by implication) namely -

- i. Physical contact and advances; or
- ii. Demand or request for sexual favours; or
- iii. Making sexually coloured remarks; or
- iv. Showing pornography; or
- v. Any other unwelcome physical, verbal or non-verbal conduct of sexual nature

The following circumstances, among other circumstances, if it occurs, or is present in relation to or connected with any act or behaviour of sexual harassment may amount to sexual harassment-

- i. Implied or explicit promise of preferential treatment in her employment; or
- ii. Implied or explicit threat of detrimental treatment in her employment; or
- iii. Implied or explicit threat about her present or future employment status; or
- iv. Interference with her work or creating an intimidating or offensive or hostile work environment for her; or
- v. Humiliating treatment likely to affect her health or safety

### Workplace:

Any department, organisation, undertaking, establishment, enterprise, institution, office, branch or unit which is established, owned, controlled or wholly or substantially financed by funds provided directly or indirectly by the appropriate Government or the local authority or a government company or a corporation or a co-operative society;

Any place visited by the employee arising out of or during the course of employment including transportation by the employer for undertaking such journey; a dwelling place or a house;

**Constitution of Internal Complaints Committee (IC):** The IC shall comprise of the following members:

1. **Presiding Officer:** a woman official not below the rank of Scale III.
2. **Internal Members:** not less than two Members from amongst employees preferably committed to the cause of women or who have had experience in social work or have legal knowledge.
3. **External Member:** one member from amongst non-governmental organisations or associations committed to the cause of women or a person familiar with the issues relating to sexual harassment.
4. While nominating the members to the committee, it shall be ensured that such persons are unbiased and minimum 50% of members are women.
5. The full details of the constitution of the committee shall be furnished to every branch/ office coming under the respective circles for being displayed on the notice board of the branch/ office for the information of all customers/ public/ employees.

The IC in our Bank is constituted at all Circle Offices including Head Office and Inspection setup.

### Complaint:

The aggrieved woman shall submit her complaint to the presiding officer directly in writing. The complaint can also be submitted through SMS to the presiding officer. The details of IC members of each Circle are available in CANNET<sup>5</sup>. The complaint

<sup>5</sup> <https://cannetss/newcannet/includes/COMMITTEE%20AT%20COs%20%20Sexual%20Harassment%20%20as%20on%2027.03.2024.pdf>

submitted to any other authority shall be immediately forwarded/reported to HRM Section or IC. The complaint can be submitted in writing within 3 months of the incidents. In case of series of incidents, the complaint should be submitted within 3 months from the last incident. This may be extended to another 3 months by the Internal Complaints Committee if the Committee is satisfied about the circumstances which prevented the aggrieved women from filing the complaint within the stipulated period.

It is evident to note the following while submitting a complaint:

1. The complaint should be submitted in writing to the Presiding Officer within 3 months of the incident or last incident in case of series of events.
2. The complaint should be submitted by the aggrieved woman.
3. In case the aggrieved woman is unable to make a complaint on account of her physical or mental incapacity or death or otherwise, her legal heir or such other person as may be prescribed may make a complaint.
4. If the respondent is not an employee of our Bank, and if prima facie case exist, forward the complaint to the police, immediately for registering the case under section 509 of the Indian Penal Code (45 of 1860), and any other relevant provisions of the said Code where applicable, in consultation with Legal Section of concerned Circle Office. Necessary assistance may be extended to the aggrieved women if she chooses to file police complaint.
5. The complaint should not be anonymous / pseudonymous.

#### **Conciliation:**

The IC, before initiating an inquiry, may at the request of the aggrieved woman take steps to settle the matter between her and the respondent

through conciliation. No monetary settlement shall be made as a basis of conciliation. In case, if a settlement is arrived at, no further inquiry in the matter is to be conducted.

#### **Inquiry in the complaint:**

For the purpose of inquiry in the matter, the IC shall have the same powers as are vested in a civil court the Code of Civil Procedure, 1908 (5 of 1908) when trying a suit in respect of the following matters:

- summoning and enforcing the attendance of any person and examining him on oath
- requiring the discovery and production of documents
- any other matter which may be prescribed
- The inquiry shall be completed within a period of ninety days

On completion of the enquiry, IC shall submit a copy of the report to the Disciplinary Authority. If the IC arrives at a conclusion that the allegations against the respondent has not been proved, it shall recommend the employer not to take any action in the matter. Mere inability to prove the case will not attract penalty under this provision.

Where the IC arrives at a conclusion that the allegations against the respondent is proved to be true, it shall recommend to take action against the respondent.

#### **False/Malicious complaint:**

Though the act is aimed at creating a safer working environment for women, it should be the responsibility of women to respect the sanctity of the Act. It is very significant to understand that submitting a false complaint or targeting someone with a malicious intent not only affects the individual personally, it also affects his efficiency and productivity at Workplace. In cases 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 made the complaint knowing it to be false or the aggrieved woman or any other person making the complaint has produced any forged or misleading document, it may recommend the Disciplinary Authority to take action against the woman or the person who has made the complaint.



Dos and DON'Ts under PoSH to make the workplace a safer place

DOs	DON'Ts
Stand up and voice against sexual abuse	Hesitate to submit your complaint
Try to preserve maximum evidences	Ignore any instance of sexual harassment
As a manager, if any such instance is reported to you, escalate it immediately before the situation worsens.	Submit a false/malicious complaint under Sexual Harassment
Analyse and know the difference between work pressure and sexual harassment.	Misuse the powers of the Act
All branches/ offices shall display a copy the Circular, Act, information about constitution of Internal Committee, details of members of committee with their contact details etc., on their notice board.	Disclose any information related to the case to public, press, media in any manner.

**"Each time a woman stands up for herself, without knowing it possibly, without claiming it, she stands up for all women"**

**– Maya Angelou**

## In conversation with Smt. Vijayalakshmi C S, GM, RL&FP Wing, HO



*Women should embrace the “art of letting go”. Recognise that many things are beyond our control and focus on moving forward towards your goals while fulfilling your responsibilities earnestly. True leadership isn’t about always being in the lead; it’s about being an integral part of a team. When your team senses your involvement, they’ll work more efficiently. Moreover, when mistakes occur, provide reassurance and space for correction. By offering support and autonomy, they’ll perform at their best.*

*Having joined Canara Bank in 1990, I’m celebrating my 34th year with the institution. Back then, female representation was scarce, and I found myself among predominantly with male colleagues. I persisted, insisting on being given the chance to prove myself. Now, times have changed, and the top management actively supports women. This is evident from the recent promotion results. I believe in never abandoning one’s career but also maintaining harmony with family. Balancing both ensures support from both fronts – family and workplace.*

*In the beginning it was tough juggling between married life and then balancing work with a young child, transfers and other responsibilities. However, over a period of time, I managed to find my stride and achieve a better work-life balance. As days went by, things started to fall into place, and now I’m proud to say I’ve reached the position of GM. Challenges are rewarding. It will push you to grow and achieve greater success.*

*Since my school days, though I was always a back bencher I’ve often found myself in leadership roles, suggesting a natural inclination. However, I don’t profess to be an exemplary leader; rather, I’ve been fortunate to collaborate with strong leaders. During my time as Scale 1 and Scale 2 Manager, I gathered insights from the decision-making and team-building skills of my superiors. Back then, concepts and jargons like “team building” and “mentorship” weren’t spoken of, but were practiced. We simply learnt from the wisdom of our senior staff, much like in a joint family setting.*

*Throughout my career, I’ve been fortunate to encounter numerous opportunities for personal and professional growth. As a scale 2 Manager, I had the privilege of giving presentations before the RBI and the Finance Ministry. Being part of the team that implemented the first bilingual CBS screen was a significant milestone for our bank. Recognition for my contributions led me to being considered among the identified candidates for promotion to Scale 5, where I assumed responsibility for Customer Service section. Despite initial scepticism about my ability to manage, my tenure as AGM in the customer service division provided invaluable learning experiences. Each customer complaint became a unique narrative, and I approached them with the same level of attention as a short story.*

*As DGM stationed in Mangalore CO, I delved into the intricacies of Recovery, Retail, Premises, Technology Management, MIPD, Marketing and HR at Circle Office Bengaluru, further broadening my skill set. My tenure at Karnal as CO head was challenging as we had many causalities due to covid-2. Amidst all the challenges, we were still able to bring good business. In a nutshell, every posting presented its own set of challenges, yet by taking each day as it came and maintaining balance, I navigated them successfully.*



# नारी

आरंभ से अंत तक चलते हैं हम,  
 एक बालिका से लेकर एक नारी का सफर निभाते हैं हम,  
 भाँति-भाँति के रूप, प्रारूप की ज़िंदगी जीते हैं हम,  
 कभी बेटी होकर भी बेटे का फ़र्ज निभाते हैं हम,  
 कभी माँ होकर भी पिता का फ़र्ज निभाते हैं हम,  
 बहन होकर भी भाई की भूमिका निभाते हैं हम,  
 सभी को खुशियाँ देते हुए, दूसरों की पीड़ा हर लेते हैं हम,  
 घर से लेकर किसी बड़े मुकाम तक पहुंचे हैं हम,  
 कभी अपनी ज़िम्मेदारियों से भागे नहीं है हम,  
 दूसरों को ज़िंदगी का पाठ भी पढ़ाते चले है हम।  
 आरंभ से अंत तक चलते हैं हम,  
 न थके कभी, न रुके कभी,  
 हर परीक्षा को अंजाम देते चले हम,  
 रास्ता कितना भी मुश्किल हो, कदम बढ़ाते चले हम,  
 अंत तक पहुँच कर भी, आरंभ की शुरुआत करें हम। 0



अनुराग शर्मा

अधिकारी  
 क्षे.का, अहमदबाद

वक्त की अठखेलियाँ  
 दुनिया ने मेरा चला रास्ता देखा, मेरी कामयाबी देखी,  
 राह आसान नहीं थी मेरी,  
 नुकीले पत्थर थे, तलवे पर पड़े थे छाले,  
 रक्त अपना रास्ता ढूँढता गया रेत के गलियारों में,  
 कदमों से पीड़ा का एहसास होता रहा आंसुओं तक,  
 फिर भी चलती गई मैं जीवन की राह में,  
 दुःखों का सैलाब भी देखा, खुशी के पीछे छिपी व्यथा को भी देखा,  
 जीवन की पीड़ा ने जीवन को जीना सिखा दिया,  
 अपनी पीड़ा के बोझ को पीछे छोड़कर खुशी का दामन थामा है मैंने।  
 राह से डिगी नहीं, मुकाम से हिली नहीं,  
 वो आज भी मेरा चला रास्ता देखें,  
 इसके पीछे का संघर्ष और ना देखें इसकी पीड़ा ।

## A NEW HERSELF

Beautiful and happy were her days  
 Ignorant she was of the world and its ways  
 Tiny steps she took, holding her father by his finger  
 In the fragrance of his concern, love and care for her  
 Across the meadow, she walked under his affectionate shade  
 Watching glistening dew drops on green grass blade.

Salwar took over frocks, while pen over pencils  
 Handbag over backpacks, freehand over stencils  
 Responsibility over playfulness, as she grew up into a maiden,  
 Little did she realize that the path ahead her was laden  
 with difficulties and miseries, strewn and interwoven.

Two benevolent souls with anguish and helplessness  
 Looked upon their offspring treated with ruthlessness  
 Tinkered, hammered, chiseled, wounded and tortured  
 with poisonous fangs and piercing looks when encountered  
 Rough were the seas and hard were the sails  
 Her only repose, were those little fingers with tiny nails  
 Innocent eyes that set off memory trails  
 Tweet chatters that brought her teary smiles.

She pondered as to what good are ways of this world  
 That brought her miseries , abundant and untold  
 She gathered broken pieces of her shattered soul  
 And stitched them carefully with threads of self-love  
 Malice of fear, restraints and constraints she shove  
 With healing touch, care, pampering, confidence and love-  
 Wheels of her new founded life, she herself drove.

When she looked around liberated and solaced  
 She found her inner peace and happiness interlaced  
 It's then she heard a soft knock on her heart's door  
 Which she unlocked, to behold herself- wit and bold  
 She then held her little one by her tender hand  
 Emboldening her with self-esteem, self-worth and self-made  
 And she led her across the meadow under affectionate shade  
 To watch glistening dew drops on green grass blade.



**Bharathi D**  
 CSA  
 Zonal Inspectorate  
 HO, Bengaluru



## In conversation with Smt. K A Sindhu, GM, PC Wing, HO

*Reflecting on 35 years of service has been truly remarkable. The profound transformation I've experienced has been invaluable, shaping me into what I am today. I am grateful for the opportunity to contribute to this organization, particularly in aiding those in need. Witnessing the joy in their faces was unparalleled. I appreciate the support and consideration by the management which has enabled me to grow.*



*I have never experienced feeling burdened by gender related challenges or restrictions. I believe in tackling every obstacle with a positive attitude and viewing things without letting gender differences to affect my outlook. Viewing things in a positive light can certainly make a difference in how we navigate the world.*

*Coming from a family of educators, especially with my father being particularly ambitious for my future, I inherited a strong drive to succeed. I have taken advantage of every opportunity that has arisen and consistently aimed to perform my best. Instead of actively seeking promotions, I have concentrated on putting in the best work, which has led to promotions being a natural outcome of my efforts.*

*Banking being part of the service sector, significant portion relies on common sense and continuous learning. Our primary goal is to attract business. It is vital to acknowledge that delivering exceptional customer service is our core obligation. As our responsibilities shift we must adapt to the changing demands. Therefore, it is vital to equip ourselves to seamlessly adjust and mould to the evolving circumstances. Finding fulfilment in our work is essential and fostering a positive atmosphere is crucial.*

*During my early days I became a part of Agricultural officers where there were only two female AEOs amidst 50 male counterparts. Our work involved field tasks and with my back ground in agriculture I found it instinctive to interact with and inspire the agriculturalists and farmers. For 11 years, I served as an AEO and was honoured the best AEO thrice, which was incredibly motivating. In 2016 amidst reorganization, I was appointed as AGM and tasked with establishing a new Regional Office, a mammoth challenge. We successfully built it from scratch, akin to nurturing a new born into a thriving individual. Leading 3 regional offices has further bolstered my confidence and performance.*

*"Women should not perceive themselves as inferior. We are equal to anyone else. In my experience many women colleagues possess remarkable capacity, capability, knowledge and enthusiasm, yet they hesitate to pursue higher positions. Every person encounters hurdles. If you aspire for something it is on you to pursue it. Don't wait for someone to give you a push; you must motivate yourselves. Embracing promotions and leadership roles can bring immense satisfaction."*

## अद्भुत नज़ारों की कैद में : केरल



**निखलेश सोनी**

अधिकारी

अ.का. भोपाल

केरल, जैसा कि कहते हैं, वास्तव में भगवान का अपना देश है। यह भूमि आपको बस यह अहसास कराती है कि जब भगवान ने केरल नामक इस भूमि का निर्माण करने का निर्णय लिया, तो उनके साथ हरा रंग अवश्य रहा होगा। यह अपनी गौरवशाली विरासत, दुनिया के सर्वोत्तम मसालों और राज्य में 100% साक्षरता दर से समृद्ध है, जो यहां आपके प्रवास के दौरान मिलने वाले लोगों से स्पष्ट है।

केरल भारत के सबसे खूबसूरत स्थानों में से एक है। यह अपने सर्वोत्तम प्रकार के मसालों, जड़ी-बूटियों और आयुर्वेदिक उपचार के लिए प्रसिद्ध है। सहयाद्रि पहाड़ियों की गोद में और मालाबार तट से सटे, केरल कुछ लुभावने पर्यटक स्थल प्रदान करता है।

### घूमने का सर्वोत्तम मौसम:-

हालाँकि मुन्नार जैसी जगह जिनका आनंद गर्मियों में सबसे अधिक आता है, लेकिन केरल की यात्रा के लिए सबसे अच्छा मौसम सर्दी यानी नवंबर-मार्च का महीना है। केरल की भूमि वर्ष भर हरी-भरी रहती है। जहां तक आपकी नजर जाती है आपको धान के हरे-भरे खेत और ऊंचे खड़े नारियल के पेड़ नजर आते हैं। इसके अलावा अगर आप केरल की प्रसिद्ध स्नेक बोट रेस का आनंद लेना चाहते हैं, तो अगस्त-सितंबर का महीना इस जगह की यात्रा के लिए सर्वोत्तम है।

वैसे, अपनी सभी बुकिंग पहले से करना हमेशा एक अच्छा विचार है, क्योंकि भारत में हर साल पर्यटन बढ़ने के साथ, संभावना है कि आपको ऑफ सीजन में भी होटल पूरी तरह से बुक मिल सकते हैं। हमारी भी सारी बुकिंग पहले से थी।

### यात्रा का तरीका:-

वैसे मेरा सुझाव है कि यदि आपके स्थान से 12-16 घंटे की यात्रा हो तो रेल मार्ग लेना अच्छा है, अन्यथा यदि यह आपके

बजट में है, तो आप हवाई यात्रा करें जिससे आपका एक दिन भी बचेगा। केरल के भीतर आपके पास अपने पूरे दौरे के लिए एक टैक्सी किराए पर लेने का विकल्प है, जैसा कि हमने किया था या बस व ट्रेन जैसे परिवहन का स्थानीय साधन भी ले सकते हैं।

हमने अपनी यात्रा की योजना इस प्रकार बनाई थी:- कोच्चि हवाई अड्डे पर आगमन और मुन्नार के लिए प्रस्थान, मुन्नार - 2 रातें, थेक्कडी - 1 रात, कोमाराकम - 1 रात, अलेप्पी - 1 रात, कन्याकुमारी - 1 रात, कोवलम - 2 रातें व अंत में त्रिवेन्द्रम से प्रस्थान।

### पहला गंतव्य: मुन्नार :-

हम लगभग 1:30 बजे देश के सबसे बेहतरीन हवाई अड्डों में से एक, कोच्चि हवाई अड्डे पर पहुंचे। मुन्नार की हमारी यात्रा में पहला पड़ाव दोपहर के भोजन के लिए था। यह बहुत आश्चर्य की बात है कि आज केरल के अधिकांश रेस्तरां सभी प्रकार के व्यंजन पेश करते हैं, क्योंकि उन्हें पूरे भारत से पर्यटकों की जरूरतों को पूरा करना होता है। पिछले कुछ वर्षों में इस सड़क पर यातायात बढ़ गया है और इसलिए मुन्नार पहुंचने में सामान्य 4 घंटे के बजाय 5-6 घंटे लग सकते हैं। मुन्नार का रास्ता आपको हरे-भरे परिवेश के बीच ठंडी हवा और बारिश की फुहारों का आनंद लेने देता है। आप अपने रास्ते में खूबसूरत शांत झरनों का भी आनंद ले सकते हैं।

हम लगभग 5:45 बजे मुन्नार पहुंचे और चाय के बागानों की घाटी में बादलों को उतरते देखकर पूरी तरह आश्चर्यचकित रह गए। यह एक अद्भुत अनुभव था। बहुत तेजी से अंधेरा हो रहा था और दृश्यता भी तेजी से कम हो रही थी। मुन्नार में हमारे ठहरने का स्थान "माउंटेन रिजॉर्ट" था, जो मुन्नार में ऊंचाई पर स्थित रिजॉर्ट है। हमारा उत्साह और चिंता बढ़ती जा रही थी



क्योंकि सड़क पर हर मोड़ के साथ हम उस ऊंचे रिज़ॉर्ट पर चढ़ रहे थे। हम अपने गाड़ी चालक को इतनी कम दृश्यता के बाद भी उस स्थान पर इतनी कुशलता से गाड़ी चलाने का श्रेय देते हैं। मुन्नार की सुंदरता का आनंद लेने के लिए "माउंटेन रिज़ॉर्ट" एक शानदार जगह है। मैं इसकी अनुशंसा करता हूँ। स्टाफ बहुत सौहार्दपूर्ण है और कॉटेज आपके बजट के अनुसार है। सुबह 5 बजे कॉटेज की बालकनी से नज़ारा अपने आप में देखने लायक होता है।

### मुन्नार में घूमने के स्थल :-

मुन्नार और उसके आसपास बहुत सारे दर्शनीय स्थल हैं। पहले दिन हमने जिन स्थानों का दौरा किया वे थे:-

**चाय संग्रहालय:** चाय संग्रहालय चाय बनाने की पूरी प्रक्रिया को देखने और समझने के लिए एक अच्छी जगह है। यह एक प्रस्तुति है जो हमें बताती है कि भारत में चाय की खेती कैसे शुरू हुई, चाय का निर्माण, विभिन्न प्रकार की चाय जैसे प्रीमियम, सोना आदि और वे कैसे बनाई जाती हैं। चाय संग्रहालय का स्थान अत्यंत सुंदर है। यहां स्थित दुकान से कोई भी अच्छी किस्म की काली चाय, हरी चाय और केसर खरीद सकता है।

**मट्टुपेट्टी बांध:** बांध पर पहुंचकर आप हाथी की सवारी कर सकते हैं या बांध के पानी में नौकायन का आनंद ले सकते हैं जो कि बहुत साफ है। यह स्थानीय लोगों के लिए पसंदीदा पिकनिक स्पॉट में से एक है।

**शूटिंग पॉइंट:** यह पॉइंट सभी फोटोग्राफरों के लिए पसंदीदा जगहों में से एक है, क्योंकि यह तस्वीरों के लिए चाय बागानों की एक सुंदर पृष्ठभूमि प्रदान करता है।

**कथक्कली शो:** केरल में होने पर कथक्कली और कलारीपयट्टु शो जरूर देखना चाहिए। यह आपको इस विरासत नृत्य और कला रूप के बारे में बताता है जो भारत में अपने प्रकारों में से एक है। हमने मुन्नार में पुनर्जनी कथक्कली शो देखा क्योंकि शाम को अपने रिसॉर्ट की ओर जाने से पहले हमारे पास कुछ समय था। यह शानदार और उत्कृष्ट था।

**दूसरा गंतव्य: थेक्कडी :** हम सुबह करीब साढ़े आठ बजे मुन्नार से थेक्कडी के लिए निकले। थेक्कडी की हमारी यात्रा के दौरान,

विभिन्न फोटोजनिक स्थान हैं। ऐसे ही एक स्थान को डॉक हार्ट व्यू कहा जाता है। आप कुछ यादगार तस्वीरों के लिए हमेशा ऐसे सुंदर स्थान पर कुछ क्षण बिता सकते हैं। यहां आपको चेतावनी देता हूँ कि मुन्नार से थेक्कडी तक की सड़क मेरे द्वारा तय की गई सबसे कठिन सड़क यात्रा में से एक है।

### पेरियार राष्ट्रीय उद्यान:

केरल के प्रमुख आकर्षणों में से एक पेरियार राष्ट्रीय उद्यान है और हमारा होटल पार्क के प्रवेश द्वार के बहुत करीब था। पार्क में प्रवेश के लिए दो समय स्लॉट हैं – सुबह 7:30 बजे और 9:30 बजे। हमने बाद का समय लिया था। राष्ट्रीय उद्यान जंगली हाथियों और प्रवासी पक्षियों के दर्शन के लिए प्रसिद्ध हैं।

### पेरियार झील:

यहां विभिन्न फिल्मों की शूटिंग के बाद यह झील और अधिक प्रसिद्ध हो गई है। पक्षियों के बैठने के लिए लकड़ी के कृत्रिम लंबे सूखे लट्टों से युक्त झील बहुत सुंदर और दर्शनीय लगती है। हम हाथियों और हाथी परिवार को एक छोटे से बछड़े के साथ झील पार करते हुए देखने के लिए बहुत भाग्यशाली थे। यह दृश्य अत्यंत मनमोहक था। जंगली हाथियों की एक झलक पाने के लिए भाग्य की आवश्यकता होती है।

### आयुर्वेदिक मसाज और स्पा:

केरल शैली की आयुर्वेदिक मालिश के बिना केरल की यात्रा पूरी नहीं होती। केरल के विभिन्न शहरों की यात्रा के दौरान बहुत सारे आयुर्वेदिक केंद्र मिल सकते हैं। ऐसा ही एक केंद्र थेक्कडी में मयूरा आयुर्वेदिक केंद्र है, जहां मैंने केरल की इस कला का भरपूर आनंद लिया।

### मसाला उद्यान:

केरल की यात्रा "मसाला उद्यान" की यात्रा के बिना अधूरी है। यह दौरा आपको मसालों की विभिन्न किस्मों, उन्हें कैसे उगाया जाता है और उनके औषधीय गुणों के बारे में जानकारी देता है।

### तीसरा गंतव्य: "द बैक वाटर्स" की कोमारकोम भूमि

अगला गंतव्य हम कोमारकोम की ओर बढ़े। यह सुंदर, सुरम्य बैक वाटर की भूमि है और केरल की असली पहचान है। कोमारकोम एक छोटा सा गाँव है जो अपने हरे धान के खेतों और बड़े पैमाने पर फैली बैक वाटर नहरों के लिए जाना जाता



है। इन नहरों में नाव की सवारी का आनंद लेने के लिए दुनिया भर से लोग यहां खिंचे चले आते हैं।

### चौथा गंतव्य: अलेप्पी

हमने अलेप्पी में एक हाउस बोट बुक की थी, जो पूरे दिन वेम्बनाड झील के चारों ओर घूमेगी, रात में एक गांव में लंगर डालेगी और अगली सुबह नाश्ते के बाद हमें वापस अलेप्पी छोड़ देगी। हाउस बोट केरल का एक प्रमुख आकर्षण है और अनुभव के लायक है। वेम्बनाड अपने आप में बहुत विशाल है और हाउस बोट पर सवार होने पर समुद्र का एहसास कराता है। हाउस बोट पर शाम और सुबह का समय यादगार होता है। यह बस एक अद्भुत अनुभव है। बस पहले से बुकिंग कराना याद रखें, क्योंकि पीक सीजन में लगभग सभी हाउस बोट बुक हो जाते हैं।

### पांचवां गंतव्य: कन्याकुमारी

अलेप्पी से कन्याकुमारी तक 6-7 घंटे की लंबी यात्रा है। हम सुबह 10 बजे अलेप्पी से निकले और शाम लगभग 5:00 बजे कन्याकुमारी पहुँचे, जो सूर्यास्त देखने का बिल्कुल सही समय है। भारत के अंतिम छोर पर खड़े होकर सूरज को डूबते हुए देखना एक अद्भुत एहसास है। हवा आपको इतनी खुशी से भर देती है कि यह आपकी यात्रा की सारी थकान दूर कर देती है और आपको तरोताजा कर देती है। लोग मुख्य रूप से यहाँ सूर्योदय-सूर्यास्त, विवेकानन्द रॉक मेमोरियल और कन्याकुमारी मंदिर देखने आते हैं।

यहां समुद्र के पानी के 3 अलग-अलग रंग आसानी से देखे जा सकते हैं।

### छठा गंतव्य: कोवलम

कोवलम बीच केरल का सबसे पसंदीदा और प्रसिद्ध समुद्र तट है। कोवलम में 3 प्राकृतिक अर्धचंद्राकार समुद्र तट हैं जो



लोगों को आराम और आनंद लेने के लिए एक आदर्श स्थान प्रदान करते हैं। यहां मसाज और स्पा सेंटर, रेस्तरां, रिसॉर्ट और साहसिक खेल हैं जो पर्यटकों को शानदार आकर्षण प्रदान करते हैं।

त्रिवेन्द्रम कोवलम के नजदीक स्थित है, इसलिए कोई कोवलम में रुक सकता है और खरीदारी और दर्शनीय स्थलों की यात्रा के लिए त्रिवेन्द्रम जा सकता है:-

**चित्रा आर्ट गैलरी:** आर्ट गैलरी केरल और दक्षिण भारत के कुछ प्रसिद्ध चित्रकारों की कला कृतियों को देखने के लिए एक शानदार जगह है। साथ ही यह हमें केरल के इतिहास, इसकी संस्कृति, राजाओं और साम्राज्यों के बारे में भी बताता है।

**पद्मनाभ स्वामी मंदिर:** यह मंदिर केरल के सबसे प्रसिद्ध मंदिरों में से एक है। इसमें भगवान पद्मनाभ (विष्णु) की लेटी हुई मूर्ति है, जिसमें भगवान ब्रह्मा उनकी नाभि से बाहर निकले हुए हैं।

**पद्मनाभ पैलेस:** यह त्रावणकोर के पूर्ववर्ती साम्राज्य के महलों में से एक है और अब इसे एक संग्रहालय के रूप में लोगों के लिए खोल दिया गया है। इसमें कुछ बहुत ही सुंदर नक्काशीदार कलाकृतियाँ प्रदर्शित हैं।

केरल का यह अद्भुत दौरा त्रिवेन्द्रम हवाई अड्डे से उड़ान भरते ही समाप्त हो गया। केरल वास्तव में प्राकृतिक और सुरम्य सौंदर्य की भूमि है। वहाँ लोग मेहनती हैं और राज्य के विकास में योगदान देते हैं। एक बात जो मुझे अवश्य बतानी चाहिए वह यह है कि राज्य में सड़कें बहुत अच्छी तरह से बनी हुई हैं।

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## In conversation with Smt. Geetika Sharma, GM, Jaipur CO

*It continues to be a journey of new challenges and new discoveries everyday. So the challenge in the personal space has been managing the forever imbalance in work life balance, specially with young kids. In professional front, being a woman I am proud to say I have not faced any discrimination.*

*Getting into the current Leadership position has been almost a natural progression. Even though hesitant in initial years to take higher responsibilities due to domestic reasons, I caught up during the later years to reach where I am today. The ability to take decisions and the sense of being able to make a change where needed is one thing which has driven me to take higher responsibilities. Ofcourse the perks also keep getting more attractive as you grow. Quite like others, my role has also evolved over the years and I think we also need to evolve along with the roles to do absolute justice to the new roles.*



*I can tell you about the work culture in PSBs and it is inherently gender neutral, gender inclusive and gender diverse. Ofcourse the industry is seeing the earlier skewed concentration towards men getting more balanced now. It is good to see increasing number of women taking up the banking career. Also the Top Managements of the PSBs are encouraging women to take up higher responsibilities and women are getting their due share.*

*Compassion, Empathy, quick observing power and multi-tasking are the key skills that women can leverage to excel in the banking sector.*

*I have been very lucky to have been a part of or lead some very memorable tasks or achievements. It's difficult to choose the best. Most of the transfer /postings have thrown new challenges. However to plan and strategize, build a new Team each time has been very fulfilling and has delivered good, better and Best results.*

*My message would be thus: Be confident and embrace your roles completely and whole heartedly. Go for promotions as tomorrow the family is going to be proud of your achievements. Also as I always say never ever imagine that there exists any task or a role which a woman can't do. Good luck!*

## महिला बैंकर



**राखी प्रवीण**

वरिष्ठ प्रबंधक  
क्षेत्र, कोलकाता

बैंकर महिलाएं हड़बड़ी में निकलती हैं, हर रोज़ घर से ऑफिस के लिए,  
आधे रास्ते में याद आता है सिलेंडर बंद किया कि नहीं,  
खुला तो नहीं रह गया, गीजर खुला तो नहीं रह गया।  
जल्दी में आधा नाश्ता छूटा ही रह जाता है टेबल पर,  
कितनी भी जल्दी उठे, कितनी भी तेजी से काम निपटाएँ,  
बैंक पहुंचते-पहुंचते लेट हो ही जाती है।

सकुचाते हुए बैठती है अपनी सीट पर, इंचार्ज का बुलावा आ जाता है,  
घबराहट को मुस्कराहट में छिपाते हुए, अटेंड करती है सारे काम।  
पूरी लगन से दिन भर एक पर एक काम निपटाती है,  
पूछना नहीं भूलती बच्चों का हाल, सास की दवाई के बारे में,  
उनके पास वक्त नहीं होता चाय के लिए बाहर जाने का।

शाम के वक्त जल्दी-जल्दी निपटाती है काम ताकि समय पर काम खत्म कर घर के लिए निकल सके।  
दिमाग में चल रही होती है रोजाना के सामानों की लिस्ट, जिसे जाने के वक्त बाजार से घर लेकर जाना है।  
बैंक से निकलने को होती है तभी तय हो जाती है मीटिंग, जैसे देह से निचुड़ जाती है ऊर्जा।  
बच्चों की मनुहार रुलाई बन फूटती है, मुँह धोकर लेकर गहरी सांस,  
शामिल होती है मीटिंग में, नजर लगातार होती है घड़ी पर,  
और जहन में होती है बच्चों की गुस्से वाली सूरात।

साइलेंट मोड पर पड़े फोन पर आती रहती ट्रेनों कॉल्स  
दिल कड़ा कर वो ध्यान लगाती है मीटिंग पर घर पहुँचती है सामान से लदी फदी  
देर होने के कारण अपराधबोध से शिकायतों का अंबर खड़ा है।  
जल्दी-जल्दी घर को समेटते हुए सबकी उलाहना सुनते हुए, करती है डैमेज कंट्रोल।  
मन घबराया हुआ होता है कि कैसे बताएगी, कैसे मनाएगी सबको।

बैंक में सोचती है कितनी बार कहेगी घर की समस्या की बात  
महिला बैंकर सुबह को घर से डेर सारा काम करके निकलती है कि शाम को मिलेगा आराम।  
रात को डेर सारा काम करती है सोने के पहले, कि सुबह हड़बड़ी ना हो  
बैंक में तेजी से काम करती है कि घर समय से पहुंचे।

हर जगह सिर्फ काम को जल्दी से निपटने की हड़बड़ी में,  
एक दिन मुस्करा देती है आईने में झाँकते सफ़ेद बालों को देख,  
किसी मशीन में तब्दील हो चुकी है महिला बैंकरों की जिंदगी।  
कहीं कोई खुश नहीं, न घर में, न ऑफिस में,  
फिर भी कोशिश यही रहती है हर समय सबको खुश रख सके।



## In conversation with Smt. K B Geetha, GM, Customer Service Vertical, HO

*Coming from a middle class background, I was studying engineering when I came across a bank recruitment advertisement. On my father's advice, I applied and eventually secured the position as a clerk at Canara bank. I had discontinued my engineering and joined the bank. I am grateful for the organization for acknowledging my hard work and providing me the opportunity to progress to where I am today.*



*Initially I aspired to pursue a career in civil services with the intention of serving the society. However, I eventually abandoned the idea and opted to contribute to the society by becoming a banker. By providing essential financial services to customers in need brings lot of personal satisfaction. It provides immense happiness that as a banker I could contribute to promoting the financial wellbeing of the society.*

*My first day of the job remains vivid in my memory. I was assigned savings bank counter and instructed to observe and learn the work. However, after an hour the officer attending the counter had to leave due to an exigency. Consequently, I found myself thrust into the role managing the counter and attending to the customers. That day I realized that good customer service is the key to garner good business. Being GM of Customer Service vertical, I cannot forget emphasising that exceptional customer service not only drives personal growth but also fuels our bank's operations. Customer service skills enhance communication, empathy and problem-solving skills and on the professional front, it helps in building trust, loyalty and satisfaction among customers.*

*As our responsibilities evolve, we must adjust to the circumstances to fulfil our roles effectively. A role is defined by tasks and responsibilities and not by gender. Through my various roles at the bank, I have grown into a confident person, in contrast to my more timid and shy nature when I first joined the bank.*

*Throughout my journey I have gained valuable insights emphasising the importance of continuous learning. Foster a positive work culture by prioritising sincerity and honesty. Cultivate resilience and commit to ongoing skill development. Stay well informed about the banking sector to enhance your effectiveness in the industry.*

*In my experience, prioritising time management, setting boundaries, and delegating tasks effectively with open communication, support networks and self-care have been key in maintaining work-life balance.*

*Women's day message : Continue to work with dedication, and resilience. Empower and Inspire and success will follow.*

# तुम्हें पूरा आसमां देखना है

फैला कर इन पंखों को  
ऊंची उड़ान देखना है ।  
तुम कोशिश तो करो  
तुम्हें पूरा आसमां देखना है ॥

जो कदम कभी लड़खड़ाए  
उन पलों को याद करना  
किस तरह बाबुल ने चलाया पकड़ उंगली  
उस प्यार की मिसाल देखना है  
तुम्हें पूरा आसमां देखना है ॥

सवाल कई होंगे  
जवाब तो केवल तुम हो  
मत भूलों, संग रसोई के  
तुम्हें अपना अभिमान देखना है  
तुम्हें पूरा आसमां देखना है ॥

गर्भावस्था के दर्द से भी जब तुम ना घबराई  
तो जमाने के ताने क्या चीज़ हैं  
इन तानों को बनाकर अपनी डगर  
तुम्हें एक नई मंजिल को छूना है  
तुम्हें पूरा आसमां देखना है ॥

कितने दर्द सहे तुमने  
कितने अरमानों को कुचला होगा  
दुनिया तो शीशे का महल देखती है  
तुम्हारे जज़्बात तो उनका महज खिलौना था ॥

बस रूकना नहीं  
बढ़ाकर अपने सपनों को  
बनानी है एक मिसाल नई  
तुम्हें अपनी कहानी को खुद ही लिखना है  
तुम्हें पूरा आसमां देखना है ॥



मोनालिसा पंवार

ए. खि. प.  
एल आई सी शाखा



# Empowering Women: Trend & Progress of Credit to Women Self-Help Groups in India



**Dr Rashmi Tripathi**  
DGM  
Economist, S&R Wing  
HO, Bengaluru

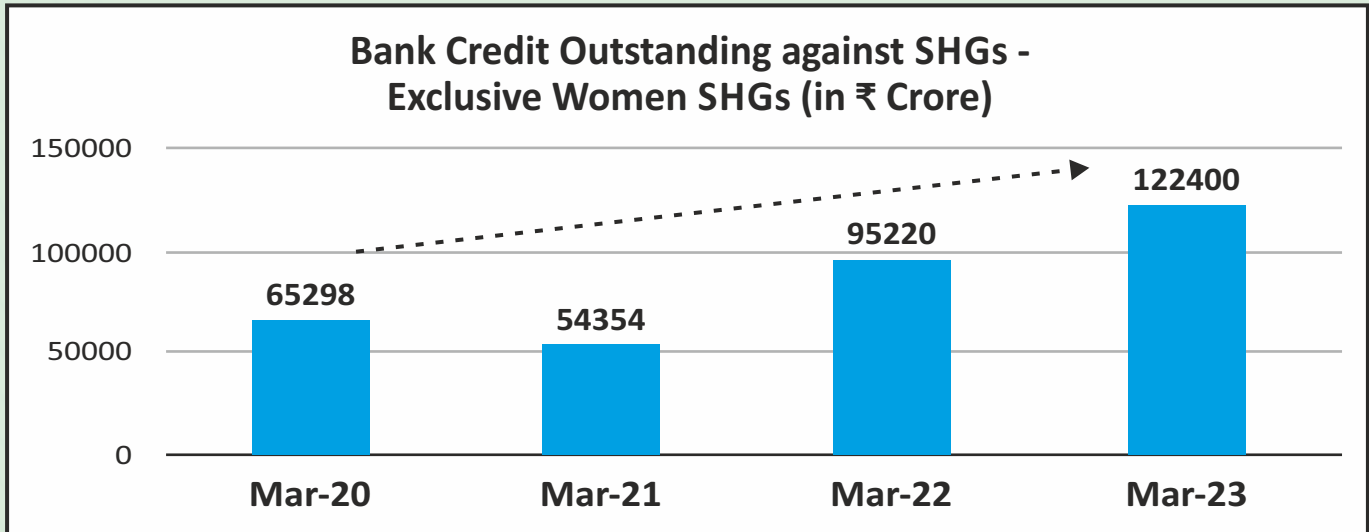
## Executive Summary

- ❖ The loan outstanding to women SHGs by Commercial Banks has increased by about 87% from ₹65298 crore as on 31st Mar 2020 to ₹122400 crore as on 31st Mar 2023.
- ❖ The Non-Performing Assets level has declined to 2.4% of total loan outstanding as on 31st March 2023 from 4.55% as on 31st March 2020.
- ❖ Regionwise Performance:
  - The southern region continues to be dominant with contribution of 77% of total loan outstanding to women SHGs by PSBs in FY23 followed by eastern region with 18% contribution.
  - However, the NPA level in the southern region has increased by 34.5% y-o-y to ₹1904 crore in FY23 as against ₹1415 crore in FY22, led by Kerala, Tamil Nadu and Telengana.
  - The Western region performance has improved in FY23 with sharp 95.3% y-o-y increase in loan outstanding to women SHGs led by Maharashtra and Gujarat and NPA level has declined by 19% y-o-y.
  - The North-Eastern states have also witnessed increase in loan outstanding to women SHGs by 30.2% y-o-y in FY23 led by Assam, Manipur, Arunachal Pradesh and Meghalaya with decline in NPA level by about 50%.
- ❖ Recent Government Initiative: During FY 2023-24, Government has announced to support rural women associated with SHGs and related livelihood generating activities under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) to become “Lakhpati Didi”.
  - In the interim Budget 2024-25 announcement, The Government has enhanced the target for creating Lakhpati Didi from 2 crores to 3 crores.
- ❖ The total loan outstanding to women SHGs by our Bank has increased by about 29% from ₹13537 crores as on 31.03.2023 to ₹17461 crores as on 31.12.2023.

In India, Self-Help Groups (SHGs) have emerged as powerful avenues for women's empowerment, financial inclusion, and socio-economic development. These groups, predominantly comprising of women, pool their resources to engage in savings, credit, and entrepreneurial activities, fostering financial independence and economic development for women.

The SHG movement that started way back in the 1980s, gained momentum with Bank Linkage Programme by National Bank for Agriculture and Rural Development (NABARD) since 1992-93, providing formal financial services in a sustainable and scalable manner to women in rural hinterlands. Over the years, the loan to women SHGs by Commercial Banks has increased by about 87% from ₹65298 crore as on 31st Mar 2020 to ₹122400 crore as on 31st

Mar 2023. Notably outstanding loans to exclusive women SHGs constitute about 95% of total outstanding loan to SHGs by Commercial Banks as on 31st March 2023.

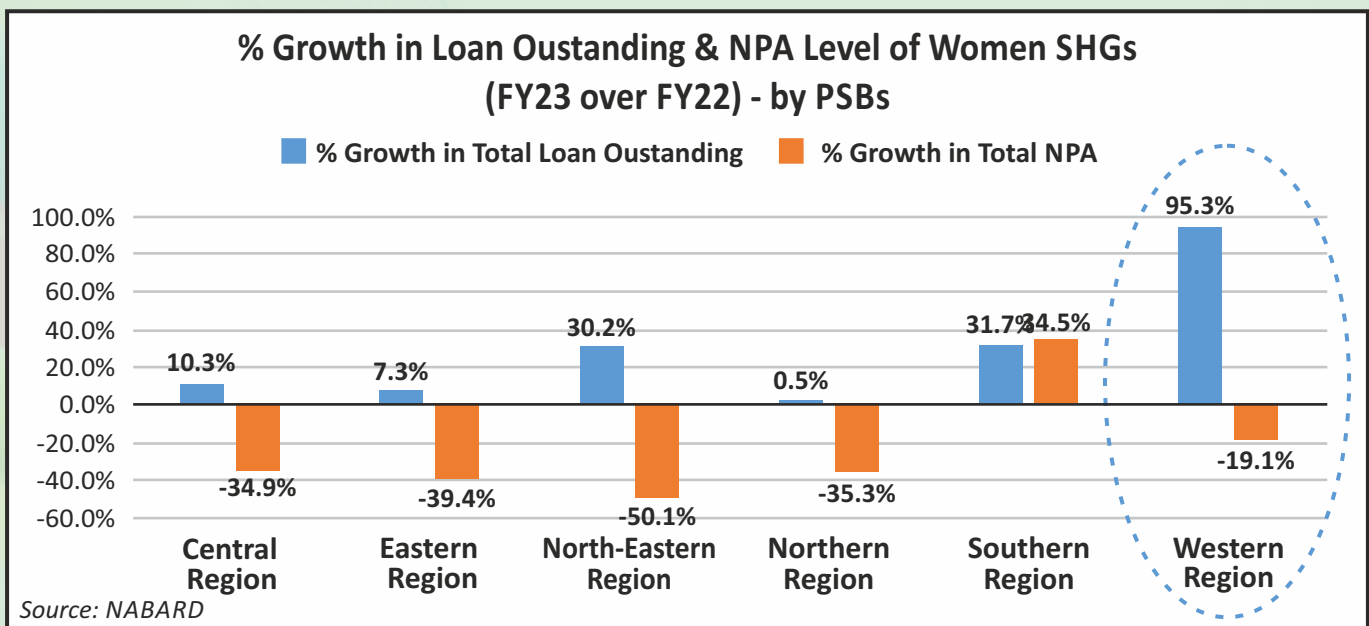


Source: Bank credit by Commercial Banks from various editions of "Status of Microfinance in India" by NABARD.

Despite the significant increase in credit to women SHGs over the years, the recovery has been impressive with Non-Performing Assets level showing a decreasing trend and remains contained at 2.4% of total loan outstanding as on 31st March 2023.

Asset Quality of Women SHGs				
	31-03-2020	31-03-2021	31-03-2022	31-03-2023
Amount of NPAs (Amt in ₹ Cr)	2973	2524	2971	2934
% of NPAs to Total Loan Outstanding	4.55%	4.64%	3.12%	2.40%

Region wise performance....



Source: NABARD



Regionwise, the southern region continues to be dominant with contribution of 77% of total loan outstanding to women SHGs by Public Sector Banks (PSBs) in FY23 followed by eastern region with 18% contribution and western region with 2.4% contribution. However, western region witnessed a sharp 95.3% y-o-y growth in loan outstanding to women SHGs in FY23 to ₹2655 crores as against ₹1359 crores in FY22, led by Maharashtra and Gujarat. The western region has also recorded improvement in asset quality in loans to women SHGs by decline in NPA amount by 19% y-o-y.

Though overall NPA level of loans to women SHGs has declined at all-India basis, the NPA level in the southern region has increased with increase in NPA levels in the states of Kerala, Tamil Nadu and Telengana in FY23 over FY22. On the other hand, north-eastern states have witnessed increase in loan outstanding to women SHGs by 30.2% y-o-y in FY23 led by Assam, Manipur, Arunachal Pradesh and Meghalaya with decline in NPA level by about 50%.

### Recent Government Initiatives....

During FY 2023-24, Government has announced to support rural women associated with SHGs and related livelihood generating activities under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) to become “Lakhpati Didi”, by providing financial assistance, boosting entrepreneurship and making them self-reliant so that they can earn a sustainable income of at least ₹1.00 lakh per annum per household. Further, the Government has enhanced the target for creating Lakhpati Didi from 2 crores to 3crores, in the interim Budget 2024-25 announcement.

In line with Lakhpati Didi initiative, Ministry of Rural Development (MoRD) has created “Women Enterprise Acceleration Fund (WEAF)”, wherein fund will cover –

- Reimbursement of credit guarantee fees covered under CGFMU to Banks on Micro enterprise loans up to ₹5.00 lakh given to women entrepreneurs from SHG network for a maximum period of 5 years.
- 2% Interest Subvention on enterprise loans given to such women borrowers up to ₹1.50 lakh per borrower for maximum period of 3 years, based on prompt repayments to incentivize good repayment behaviour.

Keeping the above in view, our Bank has come out with “Canara Stree Shakti” scheme for financing individual Women SHG members of DAY-NRLM SHGs to graduate them as entrepreneur. (HO Cir 162/2024). Helped by Government initiatives, the total loan outstanding to women SHGs by our Bank has increased by about 29% from ₹13537 crores as on 31.03.2023 to ₹17461 crores as on 31.12.2023.

Women SHGs in India have emerged as catalysts for women's empowerment, financial inclusion, and community development. Continued government initiatives, such as the National Rural Livelihoods Mission (NRLM) and the Self-Help Group Bank Linkage Programme (SHG-BLP), are expected to further bolster the SHG movement and enhance financial inclusion. Moving forward, continued concerted efforts from policymakers, financial institutions, and civil society are essential to realize the full potential of women SHGs and promote inclusive and sustainable development across India.

*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.*

**"There is no limit to what we, as women can accomplish"**

## HEAD OFFICE



Training Advisory Committee (TAC) meeting was conducted at HO, Bengaluru on 05.03.2024. The meeting was chaired by MD & CEO Sri K Satyanarayana Raju. EDs Sri Debashish Mukherjee, Sri Ashok Chandra, Sri Hardeep Singh Ahluwalia and Sri Bhavendra Kumar were also present during the meeting. Sri D Surendran, CGM, HR Wing welcomed the dignitaries. The committee was apprised about performance of L&D Vertical, publications, developments in e-Learning and other initiatives taken up by vertical.

Our In-House Magazine “Shreyas” and Hindi Magazine “Canara Jyoti” won awards under the Best In-House Magazine category in the Global Brand Excellence Awards conducted by World Brand Congress. The award ceremony was held on 14.02.2024 at Taj Lands' End, Mumbai. Sri. S Anil Kumar Nair, DGM, Mumbai



CO, and Smt. Priyadarshini R, Editor, Shreyas received the awards on behalf of the Bank.



## CIBM



Canara Institute of Bank Management has been awarded the “National BFSI Awards for Leadership & Business Excellence” under categories Best Training and Development Practices in Banking Sector and Best Use of Technology in Training – Banking Sector. Sri. H K Gangadhar, DGM & Chief Learning Officer, received the awards on behalf of the Bank in an award ceremony held at Andheri, Mumbai on 28.03.2024.

A discussion program was organised in Hindi on





21.02.2024 on the topic “Use of Regional Language and its positive impact on Customer Service”. The program was presided over by Sri. Hemant Singh, AGM, CIBM, Manipal.



Faculty Conference for the FY 2023-24 was organised from 21 – 22 March 2024 at CIBM, Manipal. All faculty from 28 centres participated in the conference. Sri. Ashok Chandra, ED, virtually inaugurated the conference and addressed the participants. MD & CEO, Sri. K Satyanarayana Raju interacted with the participants virtually and called upon the entire faculty to be different from others and to put their heart and soul in training the employees.

## AHMEDABAD

“Canara Home Loan Mela” was organized by Ahmedabad CO along with Ahmedabad and Gandhinagar ROs. The event was inaugurated by Circle Head & GM Sri. Shambhu Lal & Sri. N Sitarama Somayaji, GM, TM Vertical, HO. Top 27 Builders of Ahmedabad and Gandhinagar City participated in the



event and showcased their projects. Sri. Shambhu Lal, GM addressed all the builders and prospective home buyers and highlighted the attractive housing loan scheme for customers and project finance for the builders. Other ROs (Surat, Vadodara & Rajkot) along with their RAHs also organised the event at their respective places.

IFSC Banking Unit (IBU), GIFT City was virtually inaugurated by Smt. Nirmala Sitharaman, Hon'ble Union Minister of Finance and Corporate Affairs, in the presence of Dr. Vivek Joshi, Secretary, Dept. of Financial Services, Govt. of India and MD and CEO Sri. K Satyanarayana Raju, on 01.03.2024. ED, Sri. Debashish Mukherjee virtually attended the event along with Sri. Supriyo Bhattacharjee, CGM, IFSCA (Regulator), Sri. Bismay Samal, GM, IO Wing, Sri. Shambhu Lal, GM, Ahmedabad Circle Office, Shri. Amitabh Chatterjee, GM and CEO, IBU GIFT City, Sri. Sunit Kumar Singh, DGM, IO Wing and executives of IBU GIFT City and Circle Office, Ahmedabad. Post inauguration, ED Sri. Debashish Mukherjee reviewed the performance and working of IBU, GIFT City.



## BENGALURU

Bengaluru CO organised three cluster level meetings across Bengaluru South, Bengaluru West, and Bengaluru Central ROs on 04.03.2024, 05.03.2024 and 06.03.2024 respectively. The primary aim was to boost morale and cultivate stronger bonds among team members across different levels - from branches to

regional and circle offices. Circle Head & GM Sri P. Gopikrishna and DGM, Sri Ganesh R engaged with the branch staff and emphasized teamwork, aligning staff with corporate objectives, and the significance of consistent customer service through regular customer service meetings.



Business Review Meet and Review of select ELBs/VLBs of Bengaluru CO was held on 21.02.2024 at Circle Office, Bengaluru. The meeting was chaired by Sri. Bhavendra Kumar, ED, and Sri. Sandeep J Gaware, CGM, AS & RRB Wing, HO Bengaluru. Sri. P. Gopikrishna, GM, Bengaluru CO, gave the welcome address. Sri. Bhavendra Kumar, ED in his key note address focused on the role of SLBC in Karnataka State to drive more business and aim for being the top bank in all parameters. He also conveyed the importance of customer service in banking scenario while underlining the importance of knowing the techniques used by peer banks to canvass business and accordingly revise our strategies. He reiterated the importance of performing well in the MD CEO CLUB CAMPAIGN in order to achieve this goal.



Bengaluru CO conducted Sarfaesi Mega Expo 2024 on 14.02.2024. The event was inaugurated by ED Sri. Hardeep Singh Ahluwalia and Sri Hari. P.V, DGM, RL&FP Wing, HO. Sri. P. Gopikrishna, GM and CO Head, Bengaluru addressed the gathering. Sri. Ganesh R, DGM, Bengaluru CO briefed on highlights of SARFAESI EXPO. Properties proposed for auction under SARFAESI Act were displayed. QR CODE for viewing list of properties put up for auctions was introduced for ease.



## BHUBANESWAR

Bhubaneswar CO organized Canara Bazar on 7.3.2024 on the eve of International Women's Day in order to support women empowerment and promote entrepreneurship among women. The Canara Bazar was inaugurated by Sri Jagdish Chander, GM and Circle Head, Bhubaneswar. SHGs from all over the state, which have been financed by Canara Bank, had come to show case and sell their hand made products. The members of SHGs appreciated Canara Bank for the financial support extended to them and also thanked for providing a platform to display and sell their products.





In order to boost the Retail Lending portfolio, “Canara Retail Expo” was organized by Bhubaneswar CO at Khandagiri Bhubaneswar on 23.02.2024, under the guidance of GM & Circle Head Sri Jagdish Chander. On this occasion Sri G. N. Murthy, DGM, Bhubaneswar RO, Sri Mahamaya Prasad Roy, AGM, Bhubaneswar RO1, Sri Vivek Patni, DM, Sri Santosh Kumar Das, DM and Sri Aurovinda Behera, DM, interacted with builders and Vehicle Dealers. The event got an overwhelming response as more than 500 footfalls were observed and more than 100+ leads were generated.



Charichhak Branch was inaugurated by Sri Dibakar Prasad Harichandan, Part Time non official Director on 20.02.2024. Sri G. N. Murthy, DGM and Sri Mahamaya Prasad Roy, AGM & RO Head, Bhubaneswar, other executives, branch Head Sri C.H Sambit Subodhi and customers were also present on the occasion. An Eye CHECK-UP Camp was organized during the inauguration. The Bank provided



medicines and spectacles to all patients free of cost. 12 water purifiers were also handed over to the In charge of a Government School & Saraswati Shishu Vidya Mandir by the Shri Dibakar Prasad Harichandan.

Sri Nabin Kumar Dash, CVO visited Bhubaneswar CO on 17.02.2024. A workshop on preventive vigilance was organized in this regard. The workshop was attended by all the Executives of CO, ROs, and Branch heads of 30 selected branches. The overall business parameters of our circle were briefed and activities taken by the Circle during Vigilance Awareness Week 2023 were also discussed.



Sri P R Deo, GM , SAM Wing visited Bhubaneswar CO on 04.03.2024. He visited various Government Departments and met Sri Vishal Dev, IAS, Principal Secretary, Finance Department, Govt. of Odisha, Smt. Subha Sharma, IAS, Commissioner Cum Secretary, Women and Child Development





Department, Govt. of Odisha, Sri Arvind Agrawal, IAS, Commissioner Cum Secretary, Higher Education Department, Govt. of Odisha, Sri Abhay, IPS, Chairman, OSSC, Govt. of Odisha, Sri Awinash Kumar, IPS, Additional Commissioner of Police, Govt. of Odisha and had fruitful discussion.

## CHENNAI

Chennai CO headed by CGM Sri Nair Ajit Krishnan donated Rs. 10 Lakhs under CSR initiative to M/s Anna Nagar Sri Ayyappa Charitable Trust Healthcare & Diagnostic Centre at Arikkambedu, Chennai for procuring a Hormone Analyzer medical equipment. The new medical equipment was inaugurated by Sri Y Shankar, DGM, Chennai CO.



Chennai CO sponsored an ambulance worth Rs. 20.82 Lakhs to Sringeri Sharada Equitas Hospital Multispecialty & Cancer Care at Gowrivakkam, Chennai in the presence of Smt. Nalini Padmanabhan, Part-time Non-Official Director, Sri. P N Vasudevan, MD & CEO of Equitas SFB, Sri. Nair Ajit Krishnan, CGM, Sri. Y Shankar, DGM, Sri. Babu S, AGM, and Sri. Gomathi Nayagam K, DM, Chennai CO. The occasion was graced by Dr. Vaithiswaran Velayoudam, Medical Director of the hospital, and Shri. Arcot Sranakumar, President and Program Director, who extended their heartfelt gratitude to Canara Bank for their benevolence in providing this essential lifesaving vehicle support under their CSR initiative.



New premises of Tiruppur Govt. Hospital Branch was inaugurated on 28.03.2024 by DGM and Regional Head Sri. Santhosh V S and the programme was attended by distinguished customers, officials from Government of Tamil Nadu, Medical College, Top Business entrepreneurs and Executives & staff from RO Tiruppur, RAH and MSME Sulabh.



## HUBBALLI

Sri. P R Deo, GM, SAM Wing, HO visited Hubballi Circle for Mission CASA on 05.02.2024. He was welcomed by the Circle Head, Sri M Vijaya Kumar, GM along with Sri T G Boraiah, DGM, Sri J P Panigrahi, DGM, other Executives & Staff of the Circle. He briefed on the emergent need for improving CASA of the Bank and how it will strengthen our position in the financial landscape of the country.



Review of negative branches of Hubballi CO was held on 20.03.2024. The meeting was conducted in the presence of Sri. M Vijayakumar, GM, Hubballi CO and Sri. M Jagadesh Prasad Rao, AGM, Kalburgi RO. During the meeting, stress was given on customer retention and acquisition strategies to improve CASA deposits. It was reiterated that awareness should be created among the customers about our interest rates for RTDs and market researches must be conducted to understand customer engagement.



## HYDERABAD

Mobile ATM & Digital Hundi were inaugurated on 20.02.2024 at Medaram Sri Sammakka Saralamma Jatara at Tadvai, Mulugu Dist, Telangana by Smt. K S Madhavi, RO Head, Warangal - II. Sri. B Chandrasekhara, GM, Hyderabad CO was also present during the inauguration.



International Women's Day was celebrated at Hyderabad CO. The programme was inaugurated by Sri. B Chandra Sekhara, GM Hyderabad CO. Welcome speech was given by Smt. S Kanimozhi, DGM. Smt. Ranjana Kumar, Retd. Vigilance Commissioner (CVC) and Ex-CMD of Indian Bank was the Chief Guest.



## KOLKATA

Kolkata CO organized "Home Loan Expo" on 7th Feb'24. The event was presided by the Sri Bhavendra Kumar, ED in presence of Sri Kalyan Mukherjee, GM and Sri Harsh Bajaj, DGM, Sri Rajnish Kumar, DGM,





Shri Sandip, DGM, Kokatta RO 1, Sri Ram Babu Mishra, DGM, ZI, along with Regional Heads of Kolkata II, Kolkata III and Howrah. The event was graced by ED Sri. Bhavendra Kumar. During his interaction with Electronic and Print media he conveyed the corporate vision of inclusive growth in RAM sector and elucidated Banks attractive products at competitive price.

Women's day 2024 was celebrated with pomp and show on 08.03.2024 at Madurai CO. Smt M Subashri, I.R.S., Commissioner (IT), Madurai Range was the Chief Guest. Various performances and competitions by staff were also held.

## MADURAI

Sri Shreekanta Mohapatra, GM, CAM Wing, HO visited the Circle on 09.02.2024 for reviewing the performance of all Regional Offices / RAHs / MSME Sulabhs / MCB / ARMBs / ELBs & Select VLBs headed by Executives for the Quarter ended December 2023. Sri V K Bhat, DGM, welcomed the gathering and Sri T V Krishna Mohan, GM & CO Head briefly explained about the key performance of our Circle for the quarter ended December 2023 and pointed out areas of weakness and requested the participants to concentrate on the same to improve our performance during the current quarter.



Canara Home Expo 2024 was held at Laxmi Sundaram Hall, Madurai on 04.02.2024. Prominent Builders & Developers and Vehicle dealers from Madurai participated in the EXPO. Properties under SARFAESI Auction were also showcased. The Chief Guest Sri L Madhubalan, I.A.S., Commissioner, Madurai Corporation inaugurated the Expo. Shri TVK Mohan, GM and Circle Head, Madurai briefed about our Bank's Position, attractive Home loan rates, other features & concessions associated with our Retail products.



## MUMBAI

Sri. Pushkar Sinha, CGM, IT Wing, HO, visited Pune Circle Office on 05.02.2024 for "Mission CASA Under MD & CEO Club Campaign" for augmenting CASA & RTD towards reaching Q4 targets and improving CASA portfolio of our Bank. A Review cum Business Strategy Meet of 43 Select Branches was conducted at CO, Pune. The meeting was chaired by CGM, Sri Pushkar Sinha. In his keynote address, he emphasized upon the concern areas of the Bank which require immediate attention and improvement in coming days to enhance our performance viz. Low CASA & RTD, Reducing Net Interest Margin, Decreasing Operating Profit, Increasing CD ratio etc.







## VIJAYAWADA

Vijayawada CO in association with both RAHs organised MEGA RETAIL EXPO on February 10 & 11 at Siddhartha Hotel Management Grounds, Vijayawada. The event was graced by Chief Guest, Sri P Srinivasa Raju, MD SLV Groups a renowned builder in Vijayawada. Prominent Builders & Developers and Vehicle dealers from Vijayawada participated in the EXPO. Properties under SARFAESI Auction were also showcased. The expo witnessed total visitors of 500+ and registration for the loan enquiries were to the tune of 213. Out of the total registration, 93 positive leads generated to the tune of Rs. 45.39 Cr in the expo.



ED Sri. Bhavendra Kumar visited Visakhapatnam – I RO on 22.02.2024 and reviewed the performance of ROs of Vijayawada Circle, MCBs, RAHs, MSME Sulabhs & ARM branches of Vijayawada. The meeting was attended by Circle executives, 12 Regional Heads and 25 Unit Heads. The main theme of the review meeting was aimed at reviewing the performance of ROs,

RAHs, MSME Sulabhs, MCBs and ARM branches as on 17.02.2024 and conveying the Management objectives from corporate level. Vijayawada Circle head and GM, Sri P Ravi Varma gave the welcome address. ED, Sri Bhavendra Kumar in his keynote address reiterated the participants on our Bank theme of "compliance first and business next" and encouraged them to be vigilant & cautious in the field in day to day activities by quoting his wonderful experiences.



Shri. P Ravi Varma, GM, Vijayawada CO inaugurated the Kanchikacherla Branch premises on 29.02.2024 in the presence of Vijayawada RO Head, Smt. Vijayalakshmi C J, DGM and Smt. A Deepthi, MPDO, Kanchikacherla. The inauguration ceremony witnessed the presence of our customers and staff from nearby Branches and Regional Office. While reminding the customers about the pioneering works done by our Bank to serve the customers, Circle Head Shri. P Ravi Varma, GM had stressed upon the state of art technologies being implemented by our Bank.





# प्रधान कार्यालय, बेंगलूरु में महिला दिवस समारोह Women's day celebrations at Head Office, Bengaluru





## आगरा

क्षेत्रीय कार्यालय, आगरा-1 की अधीनस्थ शाखाओं द्वारा 21-22 मार्च 2024 को कॉर्पोरेट सामाजिक उत्तरदायित्व गतिविधियों के तहत विभिन्न शैक्षिक संस्थानों क्रमशः प्राथमिक विद्यालय अकोला, बरारा, बिचपुरी एवं धानौली में छात्र-छात्राओं के लिए खेल सामग्री वितरित की गई। इससे छात्र-छात्राओं में पढ़ाई के साथ-साथ खेलों के प्रति रुचि बढ़ेगी साथ ही उनका मानसिक के साथ-साथ सामाजिक विकास भी होगा।



## चंडीगढ़

अंचल कार्यालय, चंडीगढ़ द्वारा दिनांक 17.02.2024 को "अपने हृदय का ध्यान कैसे रखा जाए" नामक विषय पर चर्चा करने हेतु एक स्टडी सर्कल बैठक का आयोजन किया गया। कार्यक्रम की अध्यक्षता, श्री डी. एस. ग़ोवर, उप महाप्रबंधक द्वारा की गई। इस अवसर पर ओजस हॉस्पिटल



पंचकुला के कार्डियोलोजी डिपार्टमेंट के चेयरमैन, डॉ अनुराग शर्मा को विशेष अतिथि एवं मुख्य वक्ता के रूप में आमंत्रित किया गया। इस दौरान अंचल कार्यालय, चंडीगढ़ के सभी कार्यपालकगण एवं कर्मचारीगण उपस्थित रहे।

## हैदराबाद



अंचल कार्यालय, हैदराबाद द्वारा 17 और 18 फरवरी 2024 को एक्सपो सेंटर, हाईटेक सिटी हैदराबाद में 2 दिवसीय "केनरा मेगा रिटेल एक्सपो" का आयोजन किया गया। इस भव्य कार्यक्रम का उद्घाटन विख्यात भारतीय क्रिकेटर एवं विपणन विभाग, प्र.का. के उप महाप्रबंधक श्री वेंकटेश प्रसाद ने किया। इस अवसर पर अंचल प्रमुख व महाप्रबंधक श्री बी. चन्द्रशेखर भी उपस्थित रहे।

## लखनऊ

दिनांक 12.03.2024 को अंचल कार्यालय, लखनऊ में अंतर्राष्ट्रीय महिला दिवस समारोह का भव्य आयोजन किया





गया। समारोह की अध्यक्षता श्री आलोक कुमार अग्रवाल, अंचल प्रमुख व महाप्रबंधक ने की। श्री संजय कुमार, उप महाप्रबंधक एवं श्री लोक नाथ, उप महाप्रबंधक भी इस अवसर पर उपस्थित रहे। अंचल कार्यालय के अन्य सभी कार्यपालकगण एवं अन्य स्टाफ सदस्यों ने उपस्थित रहकर कार्यक्रम की शोभा बढ़ाई। इस अवसर पर अंचल कार्यालय के स्टाफ सदस्यों द्वारा विभिन्न सांस्कृतिक कार्यक्रमों का आयोजन भी किया गया। अंचल कार्यालय द्वारा आयोजित महिला दिवस विशेषांक कविता लेखन प्रतियोगिता में प्राप्त रचनाओं को अंचल के कविताकार नाम से प्रकाशित किया गया, जिसका विमोचन उपस्थित कार्यपालकों द्वारा किया गया।

### मणिपाल

दिनांक 15.03.2024 को अंचल कार्यालय, मणिपाल में श्री एम जी पण्डित, महाप्रबंधक व अंचल प्रमुख की अध्यक्षता में अंतर्राष्ट्रीय महिला दिवस समारोह का भव्य आयोजन



किया गया। उक्त समारोह में, कर्नाटक सरकार, कन्नड़ तथा सांस्कृतिक विभाग की सहायक निदेशक श्रीमती पूर्णिमा एवं केएमसी अस्पताल के आहार विशेषज्ञ श्रीमती सुष्मिता जे एस मुख्य अतिथि के रूप में उपस्थित रहीं। समारोह में अंचल के उप महाप्रबंधक श्री राजीव ठुकराल, सहायक महाप्रबंधक श्री रविप्रसाद भट्ट सी एवं श्री विनोद विष्णु जोशी तथा अंचल कार्यालय के अन्य कार्यपालकगण एवं सभी कर्मचारीगण उपस्थित रहे।

### राँची

दिनांक 07.03.2024 को अंचल कार्यालय, राँची में श्री श्रीनाथ जोशी, महाप्रबंधक व अंचल प्रमुख के अध्यक्षता में अंतर्राष्ट्रीय महिला दिवस का आयोजन किया गया। इस कार्यक्रम में मुख्य अतिथि के रूप में श्रीमती दीप्ति जयराज, भा.रा.से., विशिष्ट सचिव, वित्त विभाग, झारखंड सरकार एवं विशिष्ट अतिथि के रूप में श्रीमती असुंता लकड़ा, भारतीय महिला हॉकी टीम की पूर्व कप्तान उपस्थित रहीं।



नारी की विनम्रता से यदि अमृत्व फलता-फूलता है  
तो यह न भूलें कि नारी में ही संहार भी झूलता है।

— मयंक विश्नोई

## “GOD'S own country A Mesmerising beauty”



**Saumya Agarwal**

Manager  
CLDC, Kolkata

A few years ago, my husband and I had an opportunity to take a vacation to Kerala, God's own country! While there are a number of beautiful places to visit in Kerala, like Thiruvananthapuram, Varkala, Wayanad etc, we restricted our itinerary to Munnar, Thekkady, Alleppey and Kochi. We had heard a lot about the scenic beauty of the route from Bengaluru, where we were stationed at the time, to Munnar. So, we started to undertake this beautiful journey by our car.



The journey from Bengaluru to Munnar is approximately 550 kilometres which would take around 10 to 11 hours. We started our journey at around 3:30pm. Navigating our way through the famous Bengaluru traffic, it took us an hour to hit the Bangalore-Salem highway (NH44). At around 8:00 pm, we stopped at a hotel in Salem for the night. We resumed our journey early the next morning as

we had to cover another 300 kilometres. We stopped in the outskirts of Coimbatore city for our breakfast, where we relished some delectable idiyappam. With a happy tummy, we continued our journey, through the most picturesque stretch of the drive, Anamalai Tiger Reserve and Chinnar Wildlife Sanctuary, along meandering roads and hairpin bends, with magnificent waterfalls dotting the way.

We reached Munnar at around 3:00 pm. The beauty of Munnar was mesmerising! Truly, it is “The Kashmir of South India”. A blanket of tea gardens covers the mountains and the smell of tea leaves fills the air. The varying altitude of the hills gives the impression of an ocean, where green waves of tea bushes lash around, merging into one another. The sight is forever etched in my memory!



We checked into a hotel and after a short rest, we went to the sunset point and did a bit of sightseeing. The next day, we visited Eravikulam National Park - home of the Nilgiri Tahr mountain goat. We also took a tour of tea gardens and a tea museum. It was a very informative experience. We learned about the history of tea, tea growing and making process and tea brewing, and also got a chance to savour a variety of delicious teas. Then we proceeded to the Echo point for a fun experience, before setting off for Thekkady.



Thekkady is a 100 km drive through hilly roads. It took us around 3 hours to complete the journey. The same evening, we went to see the famous and thrilling Kalaripayattu show and the mesmerising Kathakali, which gave us a glimpse of the culture of Kerala.

Next morning around 6:00 am we were ready for a visit to the famous Periyar National Park for a boat safari. We spotted a number of wild animals and birds, including a herd of elephants bathing and playing in the river. The early morning atmosphere was blissful, with the cool breeze on the river setting the mood and the chirping of birds providing the music! After that, we visited the elephant camp, where we got to see elephants' daily routine up close. Later, we visited the famous spice gardens and learnt about the different types of spices and their plantation process, and shopped for famous Kerala spices.

From Thekkady, we went to Alappuzha (Alleppey), an approximately 139 kilometres journey which took us around 4 hours to complete. Alappuzha is situated along the famous backwaters of Kerala. We booked a hotel in the middle of the backwaters to fully enjoy this ecological wonder. The next morning, we booked a Shikara-like boat to immerse ourselves in the beauty of the backwaters. One can also book a houseboat and stay overnight, but it is costlier and may be more suitable for a larger family. From the boat, the beauty of the backwaters is enthralling! Tall palm trees line both sides of the water body. It looks like the whole town is floating on the backwaters!



Apart from the backwaters, one of the best places in Alappuzha is the Ravi Karunakaran Memorial Museum. To anyone who visits Alappuzha, I highly recommend

visiting this museum. The entry fee is ₹150 but it's worth the money. After exploring Alappuzha, we started for our final destination which was Kochi, one of the most populated and well-established cities in Kerala. We started our journey from Alappuzha to Kochi around 4:00 pm and we reached Kochi around 7:00 pm. It's a one and half hour journey because the distance from Alappuzha to Kochi is approximately 50 kilometres, however, we took longer as we visited the Mararikulam Beach in between.



Around 8:00 pm we checked into our hotel. After some rest, we visited the Marine Drive of Kochi at 10:00 pm. It is safe and one can visit at night too. The next day after breakfast we visited Fort Cochin, Cochin Beach, Jew Town and Kerala Folklore Museum. The Kerala Folklore Museum is a must visit place. I also recommend trying the famous banana fry and the Kothu paratha with Kadala curry.



The next morning we ended our Kerala trip and started our journey towards Bangalore. The distance between Kochi and Bangalore is again about 550 kilometres and it would take around 9 to 10 hours, so we started our journey early in the morning to avoid city traffic. We brought back with us loads of spices, cashews, banana chips and a lifetime of beautiful memories!

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# Breast cancer awareness – Need of the moment



Breast cancer is a disease in which cells of the breast grow out of control. It can occur in either one or both the breasts in both female and male population. Predominantly it is seen in women and rarely found in men. Cancer of the breast can begin in the lobules (gland that makes milk), the ducts (the tubes which transfers milk), or even the connective tissue between these two locations. Breast cancers are found mostly in women who are 50 years and above.

## Causes of Breast Cancer

Breast cancer usually has an unknown origin. Hormones appear to contribute to many instances of breast cancer, though the precise mechanisms by which this occurs is not known. Women with a strong family history of breast cancer may have inherited a mutation in a gene that is not yet detectable by genetic testing. Around 90% of breast cancers result from acquired (rather than inherited) gene changes.

## Few of the factors for breast cancer are:

- Getting older
- Family history of breast or ovarian cancer - Family includes mother, grandmother and first degree relatives who might have suffered from breast cancer

- Obesity
- Nulliparous women, women who couldn't lactate
- Dense breasts
- Fibrocystic disease of breast
- Hormonal imbalance due to early menstrual periods before age 12 and menopause starting after age 55

Women with any of the above factors should discuss them with their doctor and undergo regular screening.

## Early Signs and Symptoms of Breast Cancer

The most common early signs and symptoms of breast cancer that usually a woman may notice are painless nodes or lumps in her breast, potentially indicating a tumour. Breast cancer signs or symptoms varies from person to person. Some people do not have any symptoms. Some of the common signs and symptoms of breast cancer that need to be considered on priority:

- ◆ Breast swelling or thickening
- ◆ General pain in any area of the breast / nipple area
- ◆ Redness or skin changes in one or both breast / nipple area
- ◆ Discharge from nipple other than breast milk, including blood
- ◆ Any change in the shape, size or color of the breast
- ◆ New nodes and lumps felt inside / on the breast or underarm (armpit)
- ◆ Flaking or peeling of the nipple skin or the breast
- ◆ Irritation or itching on one or both breast
- ◆ Nipple that turns inward

As and when any abnormalities are observed, immediately get yourself checked with a physician. Ensure to include mammography with your routine health check up.

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## काकी चली बैंक

मुन्नी चलो बैंक हो आएं,  
क्या करने को काकी?  
देकर चेकबुक उसको,  
बोली काम बताएँगे चल कर  
देखा मुन्नी ने आतुर नेत्रों से,  
पलटा चेकबुक चारों ओर से  
काकी चली आगे-आगे,  
मुन्नी के क़दम सोच में बड़े  
बैंक में लालाजी ने देखा,  
काकी को बुलावा भेजा  
किया काकी को सलाम,  
पूछा पोती का भी हाल-चाल  
देख पोती को बगल में,  
दिया चॉकलेट उसके हाथ में।

लालाजी ने सुकन्या योजना समझाई,  
और समझाई सीनियर सिटिज़न स्कीम  
काकी ने देखा अधिक ब्याज़ है,  
और ब्याज़ भी मिलता हर माह है,  
सुकन्या से पोती को भी मिलता लाभ है  
काकी बोली जुग-जुग जियो लाला,  
फिर हाथ में उनके चेक थमाया,  
सीनियर सिटिज़न में फिक्स कराया  
पोती को बना कर नॉमिनी,  
चली वो घर खुशी-खुशी।  
मुन्नी भी हुई बहुत ही खुश,  
चॉकलेट जब मुँह में गई घुला।



रेनी श्रीवास्तव

अधिकारी  
क्षेत्रीय कार्यालय, प्रयागराज



**FUN CORNER**

**BRAIN-STORM**

How many words of four or more letters can you make from the letters shown? Every word must contain the central letter. There should be one seven-letter word.



**RIDDLE- RIDDLE**

When you curtail a word, you remove the last letter and still have a valid word. You will be given clues for the two words, longer word first.

See example to help you solve the riddle.

Low-lying wetland -> A Planet

Ans: Marsh -> Mars

Here you go!

1. Prepared -> Understand something written
2. Small -> A metallic element
3. Sarcasm -> A metallic element

**UNSCRAMBLE**

1. M W A N O

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2. N U I S C N I L O

--	--	--	--	--	--	--	--	--

3. A E L A K R

--	--	--	--	--	--



<p>1. WOMAN</p> <p>2. INCLUSION</p> <p>3. KERALA</p> <p><b>Unscramble</b></p>	<p>1. Ready - Read</p> <p>2. Tiny - Tin</p> <p>3. Irony - Iron</p> <p><b>Riddle-Riddle</b></p>	<p>SHOPPER, Horse, Poser,</p> <p>Hero, Pore, Shoe, Rope,</p> <p>Hope, Shop, Pore, Repo</p> <p><b>Brain-Storm</b></p>
<b>Answers</b>		

## Musings on International Women's Day 2024: Women, 'Care' and Economic Implications Thereof



Lakshmi V

CSA

Manacaud Branch

Investing in women means there is a multiplication and trickle-down effect of the benefits. Women are often primary care givers and if they have economic and social well-being they are sure to share it with their family, including older persons and children. It is befitting, therefore, that the theme of International Women's Day 2024 is "Invest in Women: Accelerate Progress".

The United Nations Organisation has outlined several key areas needing joint action<sup>1</sup> in this regard, based broadly on which the following aspects are discussed herein:

- Investing in women is a human rights issue and impacts every one. Gender equality could become a paving block for socio-economic equality and emancipation of all downtrodden segments of society.
- Poverty alleviation is crucial post-pandemic as 75 million more people have fallen into severe poverty and deprivation since 2020 due to the impacts of COVID-19 and conflicts in different parts of the world. Immediate action is necessary to uplift over 342 million women and girls who will be living in poverty by 2030.
- Gender-responsive financing is the need of the hour. Conflicts and rising prices is pushing 75% of countries to cut public spending by 2025. It is well-known that budgetary cuts affect the most vulnerable and marginalized target groups, as scarce resources are allotted to more influential and powerful stakeholders. This in turn affects women and their essential services. Education, skill development, healthcare and mentorship provided to women out of Government and public finance should be perceived

not as a dole, but as investing in women and that investment is sure to pay a manifold dividend in the societal good which stems directly from it. Gender-responsive financing is one of the areas of International Women's Day Action Plan in which Public Sector Banks have a direct role to play, whether it be preferential rate of interest to women borrowers or providing the necessary backing to women entrepreneurs in the form of equitable and transparent financing.

- Shifting to a green economy and 'care society' could change the present paradigm. In the light of the economic inequality and disparity prevalent in the world, and how proposed models of development and progress are sometimes detrimental both to the environment and the equitable socio-economic distribution of goods<sup>2</sup>, we need to change the lens on how we view 'progress' and 'development'. As far as India is concerned, Article 39 of the Constitution enshrines the letter and spirit of green economy and care society. It is enthralling how the enlightened spirit of our Constitution was so far ahead of the turbulent times it was drafted in, and how even countries which were wholeheartedly capitalistic and materialistic are now realizing the importance of green economy, caring for people and the planet and making sure "that the ownership and control of the material resources of the community is so distributed so as to best subserve the common good".<sup>3</sup>
- The concept of a care society is an alternative to the current economic and development model based on the extraction and exploitation of natural resources,

<sup>1</sup> [un.org/en/observances/womens-day](https://www.un.org/en/observances/womens-day)

<sup>2</sup> 'Goods' connotes social goods including material resources, services, opportunities and intangibles like esteem

<sup>3</sup> Art. 39(b), Part IV, Constitution of India.



fossil fuels and human lives. It is vital to care for people and the planet. There is no “Planet B”. In a care society, the irreplaceable value of care is duly recognized and an effort is made to understand the unequal burden of care that women and girls bear. The provision of care should be a shared responsibility involving the State, markets, communities and families.<sup>4</sup> A remarkable way of investing in women would be to recognize the burden and duty of care and to make sure that a woman does not lose out on her earning capacity and value to society due to her ongoing care giving work. Such caregiving work should be placed at a premium and valued highly if future generations are to live sound and healthy lives on this planet. This would be a key aspect of investing in women. Every woman, even one who does not do formally paid lucrative work as defined by a consumerist and capitalist society, is an entrepreneur and economic powerhouse if only one takes into account the economic, social and life-giving value of her caregiving role and work. She invests so heavily in family and society. Now it is high time to give back and invest in women for a change.

- f. Attempts to monetize the caregiving work of women have met with different reactions ranging from disbelief to ridicule. While in past decades a clarion call for monetization and monetary compensation of women's unpaid labour would have been deemed 'feminist'<sup>5</sup> and uncalled for, the matter has in recent years been given the due academic and jurisprudential consideration which it deserves in its capacity as a pressing societal concern. The Supreme Court of India has on numerous occasions stressed upon the monetary and also intangible value of women's unpaid labour. In a motor accident claim in a case where a homemaker was unfortunately deceased in a motor vehicle accident, the High Court had noted that the compensation could be based on remaining life expectancy and fixing a bare minimum notional income. The High Court found no infirmity in treating the woman's income as less than that of a daily

labourer. However, the Apex Court rightly pointed out that it was absurd to equate the homemaker to a labourer working on minimum wage, as her contributions to the household was of much more economic value and it could not be quantified solely in monetary terms alone.

The Judiciary has also examined the value of women's unpaid labour in divorce and maintenance (alimony) matters. In a case where the husband had worked abroad and amassed massive property and wealth by dint of his hard work, the Court ruled that in the post-divorce distribution of assets the husband is not solely entitled to all the material assets because the wife who stayed back at home, looking after the family, home and children is also entitled to a share of the property as he could not have concentrated solely on his work or earned so much, without the support of his wife doing the unpaid labour of the home and care of children. The Court also observed that she had sacrificed her career opportunities to be with her children and it would be wrong to deprive her completely of what are indirectly also the fruits of her labour, albeit unpaid. It is heartening to know that the law has become cognizant of and sensitive to the unpaid labour and the duty of 'care' which is presumed to be a woman's domain and the societal mores that she is somehow 'broken' or 'selfish' or 'not family-oriented' if she doesn't willingly and joyfully commit herself to this most demanding, relentless, unpaid and (sometimes though not always) unappreciated and thankless twenty-four hour job. There is value in intangibles such as the career avenues and monetary benefits which she voluntarily or involuntarily forgoes to shoulder the duty of care. Everyone has to live with the consequences of the choices they make and when women choose a path in which they care for others and care for the family, the social and legal norms should make sure that they are appreciated and financially secure. There is always a give and take but the human values and human dignity should be preserved if we are to be a just, civilized and equitable society, i.e. the 'care society' which the present Human Rights paradigm envisages.

<sup>4</sup> [unwomen.org/en/news-stories/explainer/2023/11/unpacking-the-care-society-caring-for-people-and-the-planet](https://unwomen.org/en/news-stories/explainer/2023/11/unpacking-the-care-society-caring-for-people-and-the-planet)

<sup>5</sup> The use of 'feminist' as a derogatory, polarizing or highly politicized term is a cause for concern, while de facto, feminism merely recognizes the equality of and equal Human Rights, human value and human dignity of all human beings irrespective of sex, gender or biological / physiological differences. The demonization of feminists and feminism in popular discourse is a whole other socially prevalent intellectual phenomenon which bears thinking about but which, for the interests of brevity and not going off on a tangent, it is not advisable to delve into in depth here, but the point needs emphasis in any examination of women's rights: women's rights are human rights.

Also, it is noteworthy that putting the care work of women on a pedestal and saying that it is divine and motherly and a finite value cannot be placed on it, viz. 'priceless', is also another trap. It is also effectively setting expectations (building up the 'good woman' trope of selfless sacrifice) and pressurizing women to continue their unpaid work as it is so divine, motherly and cannot be quantified in terms of money. All true, but we live in a real world where worship and adulation does not pay the bills. Women need access to material resources and money in proportion to the value they contribute to society, and not according to indiscriminate and skewed economic systems which prevent them from making a livelihood, while the rich get richer off exploitation of people and the planet.

We need to put our money where our mouth is, homing in on the theme of "Invest in Women." According to UN

Statistics, feminist organizations receive only 0.13% of official development assistance. Just 5% of government aid is focused on tackling violence against women and girls, and less than 0.2% is directed to its prevention. In 1984, Australia introduced the world's first Women's Budget Statement, inspiring many countries to follow suit. If we are committed towards gender equality, let us invest in women sincerely at the macro (public finance and government budgetary spending) as well as at the micro (organization, community and family) levels to ensure that we can accelerate progress in the right direction, a progress built on care, caring for the people and the planet, aiming for wholesomeness and inclusivity as we gear up towards our economic, social and developmental aspirations.

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## महिला दिवस

कविता



रतिका

सी.एस.ए

साहिबाबाद शाखा

फिर वो एक दिन आया जब सबने मुझे पलकों पे बिठाया,  
तुम हो सबसे ऊपर, ईश्वर के बाद, ये कहकर मेरा सम्मान बढ़ाया,  
सबने अपनी दुआ और कुछ तोहफों से मेरा दिल बहलाया,  
पर फिर भी कुछ अधूरापन सा क्यों लगता है मुझको,  
जो प्यार तुम्हारे लफ्जों में इस दिन आया है,  
वो वर्ष के बाकी दिनों में कहा खो जाता है।

एक माँ, बेटी, बहन, बहु, दोस्त का रिश्ता तो एक औरत पूरी उमर निभाती है,  
फिर क्यों उसको एक दिन में समेट दिया जाता है,  
मुझको मंज़ूर नहीं मेरी बराबरी हो तुम से  
क्योंकि एक दूसरे के बिना तो हम अधूरे हैं।

मुझे बस यही सम्मान, प्यार और इज्जत हर उस औरत के लिए चाहिए  
जिसको तुम्हारी बुरी नजरों का सामना करना पड़ता है जिंदगी में कभी,  
मत सिखाओ अपने बच्चों को कि औरत तुम्हारे बराबर है या तुमसे ऊंची है,  
सिखाओ उन्हें बस औरतों की इज्जत करना,  
क्यों नहीं आता "महिला दिवस" वर्ष के हर दिन।



# Power women of Canara Bank

## Hiriyur Manjunath Jyothi



Hiriyur Manjunath Jyothi (H M Jyothi) was born on 1 July 1983. She is an Indian sprinter and Commonwealth games medallist. She competes in the 100 metres, 200 metres, and 4×100 metres relay categories. She is a national champion in each of the three events, with personal best timings of 11.3, 23.42 and 43.42 seconds in the 100 metres, 200 metres, and 4×100 metres relay, respectively. Her personal best times in all three events were after her withdrawal from professional competition for three years to become a mother. Despite wanting to win a medal at Asian games, she couldn't continue sprint due to persistent achilles injury. She ended her sports career in 2017 with a gold at the open nationals, Chennai.

### Career highlights

- ♦ **Bronze** in the 100 metres at the 2009 Asian Athletics Championships in Guangzhou, China, with a time of 11.60 seconds, India's first sub-400 metres sprint medal in nine years in the Asian Athletics Championships.
- ♦ **Bronze** in the 4×100 metres relay at the 2010 Commonwealth Games in New Delhi with a time of 45.25 seconds, running the anchor leg.

- ♦ Broke the national record in the 4×100 metres relay in May 2016 with a time of 44.03 seconds at the IAAF World Challenge Beijing, with Merlin Joseph, Srabani Nanda, and Dutee Chand.
- ♦ Broke their own national record in the 4×100 metres relay the following month with a time of 43.42 seconds at Almaty, Kazakhstan, again with Merlin Joseph, Srabani Nanda, and Dutee Chand.
- ♦ **Bronze** in the 200 metres with a time of 23.92 seconds at the 2016 Taiwan Open Athletics Championships.
- ♦ **Bronze** in the 100 metres with a time of 11.97 seconds at the 2006 Inter-State Championship.
- ♦ **Gold** in the 100 metres with a time of 11.87 seconds at the 2015 Inter-State Championship.
- ♦ **Best Athlete Award** at the 2016 National Open Championship on winning gold in all three of her events (100 metres in 11.57 seconds, 200 metres in 23.73 seconds, and 4×100 metres relay in 46.52 seconds)
- ♦ **Overall champion** at the 2017 Karnataka State Senior Athletics Championship, with silver in the 200 metres with a time of 24.5 seconds
- ♦ She has won around **forty medals** from **nationals** and the **internationals**.

### Awards

- ▲ Karnataka Olympics Association Award in Athletics in 2016
- ▲ Ekalavya Award in Athletics for 2010 from the Government of Karnataka

▲ Rajothsava Award for Sports for 2010 from the Government of Karnataka

### Jyothi speaks:

I was strongly supported by my parents, who have undergone great financial hardships and encouraged my ambitions. It is because of them I am here today. I am married to a former sprinter Mr. S. Srinivas, who was also my personal coach. In 2011, I withdrew from professional competitions. I returned to sprinting at the 2014 Senior Inter-State Meet, and also participated at the 2014 Commonwealth Games and 2014 Asian Games. I give full credits to my husband. "Being a former Asian level medallist he understands my difficulties and aspirations. It is because of his help that I'm able to manage my training and my family".

My Banking journey with Canara Bank is quite heartening. I joined in our Bank in the year 2004. I take this opportunity to thank the entire management of Canara Bank who have extended and are still extending full support to achieve my targets in Sports and in my official assignments. All of my achievements have been recognized and applauded by them in a significant way. I belong to a middle-class agricultural family and was badly in need of financial support to pursue athletics. At that crucial juncture Canara Bank absorbed me it to its fold and extended a helping hand through which I

could achieve my International Medals and brought laurels and credentials to the Nation and more particularly to our Bank in the field of Athletics. In 2012, I was blessed with a baby girl. Many of the officials of Karnataka State Athletics government body did not show much interest and denied my entry in to the competition. I requested them to give direct entry based on my past performance. They discouraged me by citing that post-delivery my physique and fitness was not suitable for the competitions at the National level. But with the co-operation of our Bank management, self-confidence and determination I could regain my fitness levels and bagged medals at the National level by establishing a new record. During this process, the entire Canara Bank fraternity stood behind me and gave me immense support for which I shall be ever grateful. It is pertinent to mention that I had received offers from other PSUs / Departments, which I boldly refused, because our Bank gave me employment when I was in dire straits. I am forever indebted to this great organization.

I strongly believe that all women should boldly face any kind of issues, find a solution and overcome it. Be independent. Let self-motivation, confidence, determination and self-respect be your aid. Hone your skills and let your wings take flight.

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## Inchara. N.S

Inchara N S was born in a small village Nuggehalli, Hassan district. Her father is a farmer and mother a homemaker. Her interest in sports kick started at the age of 12 with the encouragement and support of her uncle. In the initial years, Inchara played hockey and she represented the school nationals at a young age. Managing both studies and sports was little tough. She could not concentrate much on her studies. Mr. Raveesh her sports coach identified her

skills and asked her to shift to athletics from hockey as he believed that her niche was in athletics. That was a turning point in her life. She shifted to a sports hostel in Kudige (Madikeri) to pursue athletics. She represented the State meet, won medals and was qualified to represent Nationals. In 2017 she was recruited by Canara Bank and shifted to Bangalore. She started her fresh start in athletics with the guidance of Mr. Aiyappa B.P. An extremely talented





and a dedicated coach is a boon for every sports person. He was one such for Inchara. Throughout her sports journey her family and her uncle stood by her and supported her to the fullest.

### Here are some of her achievements

#### Before joining Canara Bank:

- Secured silver medal at Junior National
- Secured bronze medal at Federation Nationals
- Secured Gold Medal at Karnataka state level competition
- Represented University games on 2016
- Champion at Intercollegiate.
- Represented Women National competition.

#### After Joining Canara Bank

- Secured silver medal in 200mts at Indian Grand Prix-Vi held at Panchakula, 2019.
- Secured silver medal in 4\*100mtrs relay at 59th Interstate National Athletic Championship held at Lucknow.
- Secured 4th in 200mtrs at open nationals athletic Championship Ranchi, 2019.
- Participated in 400mts at open national held at Warangal in 2021.
- Secured silver medal and bronze in mixed relay and 4x400mts at 36th National games held at Gujarat 2022.

- Secured gold and bronze medal in Mixed Relay and 4X400 mtrs at Open National Athletic Championship held at Bangalore 2022.
- Secured bronze medal in Interstate Athletic Championship held at Bhubaneswar 2023.

#### CLUB:

- Secured gold in 400mts and 200mts in All India Public Sector Athletic Championship held at Kolkata 2020.
- Secured gold medal in 400mts and 200mts in State Athletic Championship held at Udupi in 2021 and received Best Athlete Award.
- Secured silver medal in 200mts and 400mts in State Athletic Championship held at Bangalore 2022.
- Secured silver medal in 200mtrs and 400mts at Senior state Athletic Championship held at Udupi in 2022.
- Secured Gold Medal in 100mtrs at Dasara state Athletic championship held at Mysore and received Best Athlete Award 2019.
- Secured gold medal in 400mtrs at State athletic Championship held at Bangalore in 2023.
- Secured Gold medal in 400mtrs at State Dasara CM cup held at Mysore in 2023.
- Secured Gold medal in 400mtrs at khelo India women's state meet held at Bangalore 2023

#### Inchara Speaks:

I joined Canara Bank in the year 2017. The Bank has given me full encouragement, support and freedom to pursue my career in sports. All my bank colleagues have always encouraged me to perform well and the management has always been appreciative for my achievements. Sports is not an easy task. In this journey we have to sacrifice our self, stay focused and stay dedicated then only we can achieve great heights. To all the women out there do not to give up no matter what. Stay financially and emotionally independent and strong. Don't be too hard on yourself and celebrate your feminity .

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# बसन्त



**मोहम्मद जुहैब**

अधिकारी  
एम एस एम ई- सुलभ  
अयोध्य

सब ऋतुओं में जो है श्रेष्ठ, वो ऋतु आई है।  
हर तरफ है खुशियां, प्रकृति ने ली अंगड़ाई है।  
हरियाली से ढकी है धरती, फूलों ने श्रृंगार किया।  
सूरज की किरणों ने रेत को भी सोना किया।  
सर्दी की ठिठुरन से अब मिल रही है कुछ राहता  
चित प्रसन्न है, खिली धूप है, यही थी सबकी चाहता।  
पहाड़ ढके थे बर्फ से पूरे, अब चोटियों का दीदार हुआ।  
पिघली बर्फ, बही नदियां और जीवन का उद्धार हुआ।  
खुशी से झूम रहे हैं वृक्ष, कोपलों से सज रही डालियां।  
चिड़ियों के मधुर स्वर से गूंज रही हैं सभी वादियां।  
लहलहा रही हैं फसलें, पक गए गेहूं, राई और सरसों।  
किसानों के चेहरे खिले, आज, कल और परसों।  
आम के पेड़ों पर आ गई है बौर निराली।  
कोयल की कू-कू से हिल रही कानों की बाली।  
प्रेम का मौसम, मिलन की बेला, खुशियों का है रेला।  
प्रेम धरा में, प्रेम गगन में, प्रेम चहु ओर है फैला।  
फागुन का मौसम आया, हृदय ही हृदय मुसकाया।  
रंगों से रंग गई है दुनियां, सतरंगी ध्वज लहराया।  
त्योहारों का है ये मौसम, उत्तर हो या दक्षिण।  
हर कोई मना रहा है उत्सव पूरब हो या पश्चिम।  
कौन सी ऋतु है जो इतनी खुशियां साथ ले कर आती है।  
सब की प्रिय है, नाम से "बसन्त ऋतु" कहलाती है।

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# A Pound of Butter

You may have heard people talk about a “pound of butter,” which is a story about honesty. The story introduces a farmer who sold one pound of butter to a baker on a regular basis. One day, the baker wanted to check if he was getting the right amount. He quickly realized he wasn't and angrily took the farmer to court.

When in court, the judge asked the farmer if he was using any unit of measure to weigh the butter. The farmer stated that though he had a scale, he didn't have a proper measure.

Baffled, the judge asked how the farmer could possibly measure the amount of butter without a proper form of measurement.



The farmer replied, stating that the baker had been selling a pound of bread to the farmer every single day. Almost like an exchange, the farmer used his scales and gave the baker the same amount of butter as the baker gave him bread.

It soon dawned on the judge that the baker had been lying to the farmer. In turn, the farmer had mimicked the weight and accidentally scammed the baker.



## The takeaway of the story:

In life, you have to be honest. If you try to deceive others, you will be deceived back, almost like you get what you give.

Honesty is always crucial in terms of inspiration. Don't attempt to make a little bit more money while lying to others. To gain respect and be treated with fairness and respect, you have to respect and be honest with others. Like the farmer, you will always prevail if you're completely honest with good intentions. Also, if you feel like the world is against you or something is going wrong, honesty and innocence will prevail, just like in the farmer's case.



## Beyond the elevator's door



**Prithviraj. M**  
Probationary Officer  
Trichy RO

On a Friday night, just slightly past 8:30 PM, the Regional Office stood deserted; everyone had left except for me and the security personnel tasked with closing the premises. The sole obstacle between him and heading home was me. Typically, it wouldn't have been this late, but a small mistake I made while preparing bulk notes had led me to stay behind. I felt compelled to rectify all the errors, ensuring a peaceful mind come Monday, lest the thought occupy my weekend. It's not as if I'll be spending the weekend in a productive manner anyway. Finally completing the task, I gathered my belongings. The security guard stood at the far end of the building from the elevator. Preferring not to shout, I simply raised my hand and waved, signaling my departure. He nodded in acknowledgment.

Entering the elevator, I pressed the button for the basement floor where I had parked my bike. As the elevator descended, I caught a glimpse of my tired reflection in the mirrored walls. Upon reaching the basement, however, the doors failed to open. Panic enveloped me as all my attempts to open the door proved futile. What if I was trapped in the elevator with



no one to rescue me? My heart raced like never before, and I experienced waves of both heat and cold simultaneously. Sweat drenched my body, and breathing became a struggle. My legs trembled uncontrollably, unable to support me.

As I contemplated returning to my office floor, I reached for the buttons, only to find that all of them inexplicably vanished. It seemed there was nothing I could do to escape this bizarre predicament. The urge to scream and shout for help surged within me, yet I found myself unable to vocalize. Collapsing onto the elevator floor, a deafening silence enveloped me, broken only by the gentle hum of the fan above. Unbeknown to me, my eyes drifted shut. In what felt like the blink of an eye, I found myself reopening them once more.

The elevator door stood open, yet my head still spun, making it difficult to focus. Everything appeared distorted, resembling a long tunnel through my blurred vision. At the far end of this tunnel, I discerned a figure seated and gazing in my direction. Despite my fear, I felt compelled to approach, reasoning that this person might hold the key to understanding my situation. As I drew nearer, it became clear that this "tunnel" was not a tunnel at all but rather resembled an art gallery. Adorning the walls were frames, not filled with art, but with snapshots of unforgettable moments from my life. Each frame captured a cherished memory of a year, guiding me through the years and allowing me to relive the best moments I had experienced in each year.

As I walked past each frame, I marveled at the vivid memories captured within, hesitant to move on to the next. It struck me that only the year 2020 was represented by two frames, perhaps unable to contain the multitude of memories from the COVID lockdown period—a time marked by uncertainty, unemployment, and a redefined notion of "positivity," yet filled with



cherished moments spent with family. Continuing onward, I noticed with growing unease the absence of frames beyond the year 2021. Doubt crept in, amplifying my fear. Was the figure before me akin to the god Yama, signaling that my earthly existence ended in 2021, and I no longer belonged here? Had my time run out? With dwindling options, I approached him apprehensively. As I drew closer, I was taken aback to find that the person's face bore a striking familiarity. He appeared aged, his visage etched with the intricate lines of a life rich with experiences. Time had sculpted his skin into a tapestry of wrinkles, each crease a testament to the chapters of his existence. Though his eyes, once vibrant, now exuded a profound wisdom garnered from a lifetime of living.

Through the wrinkles and bushy beard, I recognized a striking familiarity in the face of the old man—it was the same tired visage I had seen in the elevator's reflection just moments before, now aged and weathered. With a heart heavy with fear and hesitation, I launched into the conversation, blurting out all the questions swirling in my mind, unable to filter my thoughts in my state of panic.

“Hey, do you know what's happening here? Where are we? What time is it?” I asked, my voice trembling with apprehension.

The old man's reply sent a shiver down my spine. “Your actual life ended in 2021.”

My heart skipped a beat. Was he here as Yama, the god of death, to claim my soul? Despite my dread, I pressed on, seeking answers. “So, are you here to take my life? Is this it? I couldn't even bid goodbye to my family,” I stammered, my voice laced with resignation.

The old man's response surprised me, his tone tinged with familiarity. “So, you still have that sarcasm that surfaces when you are in discomfort? No, I'm not here to take your life.”

The old man's words resonated deeply, as if he had walked the same path I now found myself on. Relief washed over me, knowing he wasn't here to claim my life. Puzzled yet relieved, I pressed for clarification. “Then what am I doing here? What are you doing here?”

“What I meant earlier was that you began your career in

2021. Since then, you've become consumed by work, forgetting the life you had outside of it. Work-life balance isn't just about leaving the office on time; it's about cherishing time with your family, making memories, and living life on your terms.” The old man continued, “When you return from work, you have to leave the work stress, anxiety, and everything at the office. The baggage shouldn't be carried home,” The old man's words held a wisdom born of experience.

His words struck a chord within me, prompting a resolution to change my ways. “I think you are right, I will try that” I promised.

I questioned why he resembled an older version of myself, “why do you look like me”.

Suddenly out of nowhere the tunnel began to crumble around us. I realized there was no time for further inquiries. With a sense of urgency, I dashed towards the elevator, leaving behind the mysteries of the old man's identity as I focused on escaping the collapsing tunnel. Glancing back as the tunnel crumbled behind me, I saw him still seated, watching me with a knowing smile. With a leap of faith, I reached the elevator just in time, though the strain of the ordeal left me feeling faint. The next thing I knew, I was waking up in a hospital room, greeted by the concerned faces of nurses and doctors.

The doctor explained that I had been found unconscious in the elevator on my office floor by the security, prompting an ambulance ride and admission to the hospital. He attributed my collapse to possible low pressure, offering a rational explanation for the surreal experience I had endured. Despite the doctor's explanation, I remained puzzled by the events. Why had I found myself in such a strange predicament? Why couldn't I recall pressing the button for the office floor when I clearly remembered intending to return there? Choosing not to dwell on the unanswered questions, I resolved to focus on the moral of the experience. The weekend lay ahead, beckoning with the promise of new adventures and experiences. Why waste time overthinking when life awaited outside the confines of my thoughts? With renewed determination, I embraced the excitement of the weekend ahead, ready to live life to the fullest, whatever its mysteries may hold.

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## Women Empowerment and Inclusion: Towards a Fair and Thriving World



**Abrar Ul Mustafa**

Manager  
Chelen Chunt Nar, Chandigarh

In the domain of societal transformation, the empowerment of women in India stands as a validation to solidity, determination, and progress. From education to economic empowerment, from leadership to media representation, the journey of women's empowerment in India is a multifaceted blend woven with data, stories, and initiatives. Let us peep deeper into each aspect to understand the comprehensive nature of this transformative journey.

### Education as a Catalyst for Empowerment

Education serves as the cornerstone of empowerment, offering not just knowledge but also opportunities for personal and societal growth. The impact of education on women's empowerment can be seen through various statistics and real-world examples across India. According to the Annual Status of Education Report (ASER), the female literacy rate in India has shown a steady increase over the years, rising from 53.67% in 2001 to 66.65% in 2018. This upward trend signifies not just a numerical rise but also a qualitative shift in educational access and attainment for women across different regions and socio-economic backgrounds. Real-world stories further highlight the transformative power of education. Take, for instance, the case of Mamta Sharma from a rural village in Rajasthan. Despite facing numerous challenges and societal expectations, Mamta pursued her education with determination. Today, she is a successful entrepreneur and an advocate for girls' education in her community, inspiring countless others to follow her path.

### Economic Empowerment

Economic empowerment is another crucial aspect of women's empowerment in India. Initiatives like the Stand-Up India Scheme have been instrumental in providing financial support and opportunities to women entrepreneurs. As per government data, upto 1.8 lakhs

loans have been sanctioned to women under this scheme, leading to a remarkable increase of 400% in women-led enterprises. The impact of economic empowerment extends beyond individual success stories to broader socio-economic development. Studies by the World Bank suggest that closing the gender gap in workforce participation could lead to a significant increase in India's GDP, highlighting the immense potential unlocked by entrusting women economically.

### Inclusive Leadership: Shaping Futures and Breaking Barriers

Inclusive leadership plays a pivotal role in shaping a more equitable and inclusive society. Legislative measures such as the Companies Act of 2013, mandating female representation on corporate boards, have yielded tangible results. Data from the National Stock Exchange (NSE) showcases a 63% increase in the number of women directors in listed companies since the implementation of this act. Stories of women leaders breaking barriers and shattering glass ceilings inspire and pave the way for future generations. Indra Nooyi, former CEO of PepsiCo, once remarked, "Just because you are CEO, don't think you have landed. You must continually expand your education, the way you think, and the way you approach the organization." Her journey from India to the pinnacle of corporate leadership serves as a testament to the transformative power of inclusive leadership.

### Media and Technology: Amplifying Voices and Driving Change

The digital revolution has provided a platform for amplifying women's voices and driving societal change. Government initiatives like the Digital India campaign has enhanced digital access, bridging the gender gap in internet usage. As per the National Family Health Survey (NFHS), access to digital media has empowered women



with increased decision-making autonomy and access to information. Real-world instances highlight the transformative impact of media representation. The portrayal of strong, independent women characters in popular films and television shows has not just entertained but also influenced societal perceptions. The story of Rani Lakshmbai, portrayed in the movie “Manikarnika,” and, likewise, the Phogat sisters of “Dangal” resonated with audiences across demographics, showcasing the power of media in inspiring narratives of courage and commission.

### Challenges and Opportunities in Women's Empowerment

While significant progress has been made in the empire of women's empowerment in India, challenges persist, and there are areas where more focused efforts are needed. One of the persistent challenges is the gender wage gap, where women continue to earn less than their male counterparts for the same work. According to the World Bank, women in India earn 64% of what men earn for similar jobs. Addressing this gap requires concerted efforts in promoting pay equity, ensuring equal opportunities for career advancement, and challenging gender-based discrimination in the workplace. Access to healthcare and reproductive rights is another critical aspect of women's authorization. Despite strides in improving maternal health and reducing infant mortality rates, access to quality healthcare remains unequal across different regions and socio-economic backgrounds. Initiatives like the Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA) have been instrumental in providing antenatal care and promoting safe motherhood, but more comprehensive efforts are needed to ensure universal access to healthcare services for women. Violence against women, including domestic violence, sexual harassment, and gender-based violence, remains a pervasive issue in India. According to the National Crime Records Bureau (NCRB), there were over 4 lakh cases of crimes against women reported in 2019, highlighting the urgent need for robust legal frameworks, support systems, and awareness campaigns to address this issue effectively.

### Empowering Marginalized Communities

In the journey of women's empowerment, it is crucial to address the intersectional challenges faced by women

from marginalized communities who often face compounded discrimination and barriers to access education, economic opportunities, healthcare, and justice. Initiatives like the National Scheme of Incentive to Girls for Secondary Education (NSIGSE), aimed at promoting secondary education among girls from disadvantaged backgrounds, have shown promising results. However, there is a need for targeted interventions, affirmative action, and inclusive policies to ensure that no woman is left behind in the journey towards empowerment. Civil society organizations and Non-Governmental Organizations (NGOs) play a crucial role in advocating for women's rights, providing support services, and implementing grassroots initiatives. Organizations like the Self-Employed Women's Association (SEWA), working with women in the informal sector, have been instrumental in promoting economic empowerment and social inclusion. NGOs working in the field of gender-based violence prevention and response, such as the Jagori Rural Charitable Trust, provide critical support services, counseling, legal aid, and community outreach programs. Collaborative efforts between government agencies, civil society organizations, and NGOs are essential for creating an enabling environment for women's empowerment and addressing systemic challenges.

### Empowering Women in Rural and Tribal Areas

The empowerment of women in rural and tribal areas is a key priority for inclusive development. Initiatives like the Mahila Shakti Kendras (MSKs), established under the National Rural Livelihoods Mission (NRLM), provide a platform for women's collectives, skill development, entrepreneurship training, and access to government schemes and services. The Beti Bachao, Beti Padhao campaign has been instrumental in promoting girl child education and addressing gender-based discrimination in rural areas. However, there is a need for targeted interventions, infrastructure development, and capacity-building programs to ensure holistic empowerment and sustainable livelihoods for women in these regions.

### Empowering Women in Agriculture and Livelihoods

Agriculture remains a significant source of livelihood for rural women, with their contributions often overlooked and undervalued. Initiatives like the Mahila Kisan Sashaktikaran Pariyojana (MKSP) aim to empower

women farmers by providing training, resources, and market linkages. The formation of women's Self-Help Groups (SHGs) has been a game-changer in rural empowerment, enabling women to access credit, start small businesses, and participate in decision-making processes. The National Rural Livelihoods Mission (NRLM) has facilitated the formation of over 85 lakh SHGs across India, empowering millions of women with financial independence and collective strength.

### Addressing Gender-Based Violence in Rural Areas

Gender-based violence, including domestic violence, sexual assault, and dowry-related violence, continues to be a pervasive issue in rural areas. Lack of awareness, stigma, and limited access to support services further compound the challenges faced by survivors. Initiatives like One Stop Centers (OSCs) and Women Helpline (WHL) services have been established to provide immediate assistance, counseling, legal aid, and rehabilitation support to survivors of gender-based violence. Community-based interventions, awareness campaigns, and capacity-building programs are essential for addressing the root causes of violence and creating safer environments for women in rural areas.

### Empowering Tribal Women: Preserving Culture, Promoting Progress

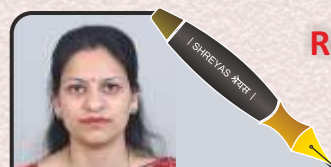
Tribal communities, with their rich cultural heritage and

traditional knowledge systems, play a vital role in India's diversity and identity. Empowering tribal women involves preserving their cultural heritage while promoting socio-economic progress and inclusivity. Endeavors like the Van Dhan Yojana, aimed at empowering tribal communities through value addition to forest produce, provide economic opportunities and sustainable livelihoods for tribal women. Capacity-building programs, skill development, and entrepreneurship training tailored to tribal contexts are essential for unlocking their full potential and ensuring inclusive growth.

**Tailpiece:** As we helm the knottiness and hail the successes, it is imperative to continue advocating for gender equality, addressing systemic barriers, and amplifying women's voices and contributions. Collaborative efforts between government agencies, civil society organizations, NGOs, and communities are essential for sustaining momentum, fostering innovation, and creating lasting impact in the journey of women's empowerment in India. Together, let us chart a path towards a future where every woman's potential is realized, her voice heard, and her rights upheld. Empowered women are not just agents of change but also architects of a more just, inclusive, and thriving society for all.

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### Cartoon



Refer to "drawer" by:  
**Ritika Agarwal**  
Manager, CO Delhi



# Wonder Women : “Rising and Shining Bright”



**Ayushi Singh**  
 Manager  
 CO Ahmedabad

This topic flooded so many thoughts in my head that it has become difficult to choose from where I shall start. If we go by literal meaning of the term “Wonder Woman”, it means “A woman of extra ordinary powers- A Superwoman” and today’s women are no less. We have grown up seeing such wonder women as fictional characters in movies, books, cartoons, comic books etc. The character might be shown in different shades namely antagonist, protagonist, lover, anti-hero and so on but all we remember is the Super Powers they possessed and that's what made them special and enticing for us. As a young girl until I understood that these are just fictional characters, I wanted to possess at least one super power, it could be anything. If I go down the memory lane, I would question my mother about these characters and the reply I received was “All these creatures are made by God and they are just puppets, God can take away their Super Powers at any time”. Little did I know at that phase of life that my mother understood those characters were fictional and I didn't.

Having said that, the best Wonder Woman at this phase of life, when I am in my 30s and wise enough to understand the difference between fictional and real characters, is **MOTHER**. Not just mine, everyone's. Just



imagine, that lady has carried us all for 9 months and has never even mentioned that. The day any child fights with their mother, they must remember this. Coming back to our Wonder Woman, our MOTHERS, let's see how she has been in this role and continues to be there without any complaint and issues. They possess super qualities like boundless love, selflessness and strength. They sacrifice endlessly, nurture us, and support us through every challenge that life throws at us, embodying resilience and compassion. Their unwavering dedication and guidance shapes us into the individuals we become.

Coming to the next Wonder Women in our lives- **OUR GUIDING ANGELS**. They are present around us in different forms and might be different for all of us, like sister, an aunt, a friend, a senior/junior, a neighbour, a cousin and the list is interminable. The sole reason of quoting this form of wonder woman is that they are someone we can talk about anything and everything. We choose them. They are there for us without any motive of getting benefit out of the relationship and are like GODMOTHERS - Our guiding light. They offer unconditional support, understanding and companionship. They stand by us through thick and thin, lifting us up whenever we are down and celebrating our victories. They provide comfort, laughter and valuable perspectives, enriching our lives and helping us navigate the complexities of the world. In short, they are a blessing in disguise and are blessed with the super power of making us smile even in the hardest situations of life- This is their most astounding super power.

As we grow up, our interests, inclinations and thought processes keep on changing. It's after a certain point of time in our life, when we realize the importance of a

role model. This is another set of Wonder Women who are actually unaware that they are into this role inspiring us. Hence, the next very important wonder woman in our life is a **ROLE MODEL**. This set is enormous. She can be a colleague, a leader, an actor, a relative, a person in your immediate family or even someone from history. This set has different attributes from the other set of wonder women in our lives because they might or might not know who we are and how they inspire and motivate us to be a better version of ourselves. The key is that they embody qualities or achievements we admire and aspire to emulate, like kindness, resilience, success, leadership, etc. Ultimately they serve as a positive example that guides and influences our thoughts, actions and values. No matter what profession you are in, working or non-working, salaried or a business woman, you can inspire anyone. These women have that “X” Factor within them.

Last but not the least, **talking about a wonder woman you shouldn't forget- YOU**. Yes, you read it right. **We are heroes of our own lives**. We may also inspire someone. We just don't know. The power lies within us, Super Ladies. It just takes us one moment to realize that and it will be magical. That moment might have passed or it is yet to come. There might be many such moments in your life without us even realizing how we have become a wonder woman. It's a joy to listen to everyday stories of women around us.

Being working women, we spend most time of our day around such women of the same field. Someday someone will tell you how they made up to work despite having hundreds of chores to finish in the morning itself. Someone may tell you how they are managing life on their own, miles away from home despite being the pampered child back at home. Someone may tell you how they recovered from a particular disease or how they are dealing with an illness on daily basis and still managing both, personal and professional life skilfully. Someone may tell you how they came out of an abusive relationship and leading an independent life now. Such anecdotes are learning curves and as a wonder woman, it's up to us to realize our full potential and we can move mountains.

We should be forever grateful for any supportive male around us. It might be your brother, husband, father, a colleague, a friend or anyone. Even if they have supported you once in your entire lifetime, just thank them today for being around you without any bias.

All the people mentioned here have added feather to our wings at some or other point of life. All we need to do is to be the **WONDER WOMAN, WHO IS CONTINUOUSLY RISING AND SHINING BRIGHT**. Attributes that can help us in being so are:

1. **SELF AWARENESS:** Understand your strengths, weaknesses, values and goals. Know yourself deeply.
2. **EMPOWERMENT:** Take control of your life and decisions. Believe in your abilities and potential.
3. **COURAGE:** Be willing to take risks and face challenges head-on. Embrace discomfort as a pathway to growth.
4. **RESILIENCE:** Bounce back from setbacks and failures. Learn from them and keep moving forward.
5. **SELF-CARE:** Prioritize your physical, mental and emotional well-being. Take time to recharge and nurture yourself.
6. **SETTING BOUNDARIES:** Establish healthy boundaries in your relationships and endeavours. Advocate for yourself and your needs.
7. **CONTINUOUS GROWTH:** Seek opportunities for learning and development. Stay curious and open-minded.
8. **AUTHENTICITY:** Be true to yourself and your values. Embrace your uniqueness and don't conform to societal expectations.

By embodying these principles, a woman can become a Wonder Woman and hero of her own life by navigating challenges, pursuing her dreams and creating a fulfilling and meaningful existence.

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## RISE OF A SUPER WOMAN



**Rochak Dixit**

Manager

Service Unit Section, Bengaluru HO

Busy in her daily routine, Suparna saw her eight-year-old daughter struggling with a pencil and notebook around the study table. She was writing something and rubbing it off again and again. Suparna walked up to her and asked what she was thinking about.

"I need to write an article on 'Superwoman' and I have no idea how to begin. Please help me." Aarvi said to her mother.

"You can write about any strong women or leaders you know. Our country is blessed with a lot of them." She replied.

"Who's a superwoman? One who achieves everything in life, right?" Aarvi asked.

Suparna looked away thinking about her past. The days of struggle started flashing in front of her eyes.

She was raised in a small family of four. She was always the studious one and frequently topped her classes in school. Her parents supported her in everything she chose to do. She also had an elder brother who loved her the most. Suparna grew up with big aspirations and dreams. She realized very well that studying is her way to achieve everything she wanted. She passed out of her college with distinction and had a job offer from a big MNC. Her joining was expected in the next six months.

Her parents had started thinking about their daughter's marriage now. She told them about a senior at her college she wanted to marry. His name was Samarth and he was already working in a prestigious organization. Her parents had met him a

few times before and liked him already. They spoke to his parents over a phone call and decided to meet them for further discussions in a nearby hotel.

While there were no chances of anything going wrong, her parents returned home with sad faces. Their expressions had no sign of good news. They were looking at each other with worried eyes.

"What happened? Did anything go wrong?" Suparna asked her mother.

They told her that the entire meeting went very well but ended on a blocker. Samarth's parents had a condition for marriage and were really stringent about it. None of the daughter in laws of their family ever worked professionally and they expected their future daughter-in-law to follow the same.

Suparna was numb for a minute and didn't know what to say. Somewhat disgusted, she looked down thinking about the condition.

"It's 21st century and they have such demands?" her brother shouted in despair.

"How will you adjust in an orthodox family like theirs?" her mother said.

"Samarth is a really nice boy. But you'll need to make a big sacrifice to marry him." Her father said.

She went to her room and sat quietly for a few minutes. As soon as she was a bit calm, she reached out to her mobile phone and called Samarth. He immediately picked up. Upon asking, he said he had no idea of what his parents had demanded for. He was trying his best to melt them down on this

condition but it didn't seem very easy. He knew he too could not agree to such a demand if it was made by her parents. Things were tough at both ends.

"It is not just about my dreams. It's also about my parent's hard work and my brother's support that will go waste. It's not possible for me to give up everything I have worked for just like that!" she said and broke into tears.

Even after a lot of discussion between the two of them and their families, they were not able to find any solution. Eventually, Suparna decided to sacrifice her career and agreed to his parents demand. After a few months, they got married and all her aspirations were shattered.

"Mom? Where are you lost?" Aarvi said and pulled her mother back to reality.

Suparna had goosebumps thinking about her past. She looked at her daughter's innocent face and took a deep breath. Her eyes were moist and voice was shivering. Just then, the doorbell rang.

"I'll just be back in a minute." She said and went out to open the gate.

"Mam, I've got the files you had asked for. I have booked your flights and hotel also." A young girl dressed in formals said.

Suparna welcomed her politely and offered her fresh juice. Aarvi came running in the drawing room and recognized her joyfully – "Malini aunty!"

"Hello Aarvi, how are you?" Malini said and hugged the child.

"I am very good. Are you going on a trip without me?" Aarvi asked as she heard about the travel.

"No dear, your mother is travelling to Trivandrum. She's going to be honored with an award for being the youngest board member day after tomorrow!" Malini told her.

"Really! That's fantastic!" Aarvi said with greaving eyes.

Watching the spark in her daughter's eyes gave Suparna everything she wanted. She always wanted to be a woman who can be looked upon as an example and finally she was one. Aarvi was proud of her mother and she was very happy about it.

"A superwoman is not someone who achieves everything in life. She's someone who keeps trying and trying but never gives up! She never loses hope." Suparna told Aarvi.

"This is my opening line, thanks!" Aarvi said and walked back to her room to finish her assignment.

Suparna and Malini discussed about work and travel for some time after which Malini left. Suparna remained seated on the sofa thinking about her post-marriage days. It's often said that behind every successful man, there's a woman. But she believed that behind every successful woman there's a "progressive" man who can be her father, brother, spouse, a relative or anybody in the world who always believed in her and stood by her unconditionally. For her, it was her husband, Samarth.

After their marriage, Suparna tried hard to convince her in laws about her aspirations but somehow was not able to. Her hopes became weaker with time but Samarth never gave up on his efforts. He constantly tried to make things smooth for everyone and finally one day his parents agreed. They understood that she had talent and passion to achieve heights. What happened next? Suparna got her wings!

There are a lot of superwomen around us with their unique influential stories. Directly or indirectly, they also give courage and strength to the other women around them. With constant efforts, they prove themselves and are transforming the society for good.

Cheers to all the superwomen in the world!

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## Kerala Kudampuli Meen Curry



**Ayush Kant Sundan**

Manager  
Mukerian,  
CO Ranchi

### Ingredients

- ½ kg Fish, cut into chunks
- 4 tbsp Coconut oil
- 1 tbsp Kashmiri chilli powder
- 1 tsp Chilli powder
- ¼ tsp Mustard seeds
- ¼ tsp Fenugreek seeds
- ¼ tsp Turmeric powder
- 1 cup Water
- ½ cup Shallots, peeled and diced (Sambar onions)
- 10 garlic pods, peeled and crushed
- 2 pcs Kudampuli (Malabar tamarind/ Kokum), soaked in ½ cup hot water for 20 minutes
- 1 Sprig curry leaves
- 1" pcs Ginger (1 Inch), cut into long strips
- Salt to taste

### Procedure:

Heat oil in a pan or an earthen vessel. Add mustard and fenugreek seeds and allow them to crackle. Then add the curry leaves, ginger, garlic, slit green chilies and shallots and cook until the shallots become light golden-brown. Now add the dry spice powders. Fry the mixture for a minute. Add 1 cup of water and let it simmer for some time. After the pungent smell of the spices has dissipated, add the kudampuli water along with the kudampuli. Add salt to taste and let it simmer for some time. Now gently add the fish to the mixture and allow it to simmer for a minimum of 10 minutes on low heat. Switch off the flame and allow it to sit for 1 hour before moving it to a serving dish. Savor it with mashed tapioca or rice.

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I found motivation to prepare fish dishes from different cultures after discovering a book by Mark Bitmann called, "Fish: The Complete Guide to Buying and Cooking." Having Mumbai as my initial posting in our Bank, I had the opportunity to try seafood at renowned restaurants like Mahesh Lunch Home, The Konkan Cafe, and Ferry Wharf Cafe. My initial experience purchasing fish was in Mumbai. In my observation, the fish's appearance is the initial indicator of its quality. I always sought out fish with vibrant, translucent, and glossy skin. It is essential for the fish scales to remain undamaged while identifying for buying. As a passionate food enthusiast, I thoroughly enjoy preparing a wide range of dishes. One of the dishes I tried was Kerala Meen Curry, which I first tasted at the restaurant "The Taste of Kerala" in Dwarka, Delhi.

Meen Curry is a profound experience. The Kerala fish curry that I made is absolutely mouthwatering when paired with steamed/boiled rice. Today I am preparing a fish curry while reminiscing about the one I thoroughly enjoyed in Delhi. This fish curry is prepared with onions, ginger, garlic, and a variety of whole spices and spice powders, all cooked in coconut oil. The quest for a variety of flavorful fish curries extends beyond a couple of recipes in Kerala. There are numerous alternatives for experimenting with Kerala style fish curries using a variety of condiments and spices such as tamarind and coconut milk. The fish curry I have prepared is a highly acclaimed dish from Kerala called "Kudampuli Itta Meen Curry" (Fish Curry using Kokum). The zingy red curry complements mashed tapioca or rice perfectly.

# Women : Breaking the glass ceiling



**Medha Hegde**  
Probationary Officer  
Retail Asset Hub, Kumta

In 2016's famous movie 'Dangal', when Mahavir Singh Phogat decides to train his daughters in wrestling, his wife Daya Kaur asks him, "How will they wrestle with boys"? In reply Mahavir asks her, "Mhaari chhorian chhoron se kam hain ke?" ("Are our girls anyway less than the boys?").

Today we see women championing in every sphere of national life. Many have made their mark even in Space. But it wasn't this easy in the past. Being a patriarchal society, it was even more hard for Indian women to break all the barriers, fight all the odds and pursue their passions. Though our ancient scriptures read "Rashtrasya Shrava Naari Asti, Naari Rashtrasya Akshi Asti (woman is our tomorrow, a woman is the eye of the nation)", prevailing social and cultural situations denied women their rightful place in the society.

I would like to share the stories of a couple of Indian women, whose indomitable spirit led them to scripting history, which in turn is inspiring generations of women to realize their full potential.

In 1949, a young woman from Karnataka became the first woman to clear the coveted Indian Civil Service Examination. She chose Indian Foreign Service (IFS) becoming the first woman diplomat of the country. Back then the world of Bureaucracy was a bastion of male privilege, the men were uncomfortable about the presence of women in the corridors of power and policy.

There was the infamous Marriage Rule. A female officer couldn't continue to serve once she gets married - a widely held view being that married women couldn't be trusted as they would share national secrets with their husbands! Soon after being inducted into the IFS, our young woman was asked to sign an undertaking that she would resign when she gets married.

Not just marriage, she was denied ambassadorship and promotion due to her gender despite an unblemished career record. In 1979, she petitioned the Supreme Court against this discrimination. As the case progressed the government appointed her as the Ambassador to The Hague and the government even assured the court that her seniority would be restored.

Her name is Chonira Belliappa Muthamma. Her legal fight against the gendered foreign service consequently led to the amendment of Indian Foreign Service Rules, paving the way for Indian women to get into IFS without any restrictions.

In 1968, a young girl's decision to pursue engineering didn't go down well with her family. Her parents feared that no one would want to marry a woman who is an engineer. Since she scored well in the entrance, the Principal of the college couldn't refuse her admission. Her class had 599 boys. She was asked to wear a Saree and advised not to go to the college canteen or talk to the boys. Her college didn't have separate toilets for female students. Her classmates would throw paper airplanes at her back with comments such as "A woman's place is in the kitchen, or in medical science, definitely not in an engineering college". However, it was when she topped the first year that boys themselves began to accept her as well as respect her. She became India's first Female engineer.

Later in 1974, when she was doing her Masters, she saw a notice about Telco (now Tata Motors) Pune inviting young engineers for a job, but at the end it said "Lady Students need not apply". The girl wrote a letter to the legendary JRD Tata, who then headed the Tata Group. On reading her letter, the Tata group changed the hiring policy and the girl became the first female engineer at TELCO.



This remarkable woman is none other than Mrs. Sudha Murthy, a well known educator, author, philanthropist and former chairperson of the Infosys Foundation. An epitome of simplicity and humility, Mrs. Murthy is an inspiration for all those girls who have to walk that extra mile to pursue their desired stream of education and career.

privileged to be born in an era when women are encouraged and welcomed in every field. On this International Women's Day, while cherishing the spirit of womanhood, let's also pledge to utilize every opportunity that comes our way to contribute to our society, our Nation. As the former First Lady of The United States of America, Michelle Obama once said "There is no limit to what we, as women can accomplish".

I believe today's young women including myself are

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## Poem

# Moments in time.....



**Gokilavani R.**

Officer  
CRM Section  
Trichy RO

Amid the silence of room's embrace,  
Clock relays with heartbeat- a timeless grace

Born into the world, a jubilant whirl,  
Echoes proclaim, It's girl!' Joy unfurls.  
Did I become Sheila there?

Cheers for sportsmanship, a coach's decree,  
Yet another voice claimed, "She'll dance with glee."  
Did I become Sheila there?

World-class academy , a challenge to espouse,  
"Alone in a foreign place?" Whispers renounce,  
Did I become Sheila there?

Government job earned, a meticulous feat,  
Yet familiar voices deemed marriage more sweet.  
Did I become Sheila there?

Amidst the arguments of "Don'ts," our "Do's" quietly wait,  
The missed moments, a life's intricate state.  
Did I become Sheila there?

In the echoes of time, a truth to reclaim,  
It's never too late to speak up, to change the game.

A moment in time will never come back  
We will regret that forever as a throwback

# Wonder Women: Rising and Shining



**Meneka**  
Senior Manager  
RM Wing, HO

History may have written me down,  
With bitter and twisted lies,  
I may have been trodden in the very dirt,  
**But just like dust, I rose.**  
My sassiness may have upset you,  
Lead you beset with gloom,  
Just because I walk like having oil wells,  
Pumping in my room.  
**Still I rose,**  
Just like hopes springing high,  
Just like moons with the certainty of tides,  
**And just like sun burning and shining with fire.**

You wanted me to look broken,  
With bowed head and lowered eyes,  
Shoulders falling down like teardrops,  
Weakened by my soulful cries.  
My haughtiness may offend you,  
You may take it awfully hard,  
When I laugh like I've got gold mines,  
Buried in my backyard.  
**Still I rose,**  
Just like hopes springing high,  
**And just like sun burning and shining with fire,**  
Fire of success that makes you sigh.

You may often shoot me with your words,  
Cut me with your eyes,  
Try to kill me with your hatefulness,

**But still, just like air, I rose.**  
My happiness may upset you,  
It may come as a surprise  
when I dance like I've got diamonds  
In my apartment that has touched the sky.  
**Still I rose,**  
Just like hopes springing high,  
**And just like sun burning and shining with fire,**  
Fire of my place in your society that is high.

Out of the huts of history's shame  
Up from a past that's rooted in pain  
I'm a black ocean, leaping and wide,  
I bear welling and swelling in the tide.  
**Still I rose,**  
Just like hopes, just like the moon,  
**And just like sun, shining with fire,**  
Fire to let you too shine and flowers bloom.

Leaving behind nights of terror and fear  
Into a daybreak that's wondrously clear  
Bringing the gifts that my ancestors gave,  
I am the dream and the hope of the slave.  
**Still I rose,**  
Just like hopes springing high,  
Just like moon with the certainty of tides,  
**And just like sun burning and shining with fire.**  
**I rose, I had rose**  
**I am shining, I am shining**



## Battles women fight



**Dhanya Palani Yadav**

CSA  
Bandra Kurla Complex  
Mumbai

Women have always had to fight several battles to rise and shine. Today we have more avenues to explore, and opportunities where our voices can be made heard, more platforms to express ourselves and more financial freedom than ever before, that has empowered us to be an equal decision maker.

Yet, there are several battles we still fight every single day. I believe contemporary women's biggest battle is against her own inner voice that says, "You can't do it". "You are too thin", "You are too obese", "You are too short", "You are too tall", "You are too dark", "You are too fair", etc. To counter this inner voice, women need to love and accept themselves the way they are. We must feel confident about ourselves.

Another battle that women fight constantly is the inner voice that says "You are not enough". Women go through a lot of self-doubt and carry many insecurities. We shoulder multiple responsibilities and strive hard to meet the expectations set by our families, our workplace and the society. Yet feel that we aren't able to play the multiple roles perfectly. We feel guilty about not being able to give enough time for our children and family. We constantly push ourselves to be more and do more, while neglecting taking care of ourselves mostly. Even if we do manage to fulfil the expectations set by others, we often set such high bars for ourselves that we struggle to be happy with ourselves.

We must realize that perfection is a horizon. Though there is always room for improvement, and we must continually strive to improve ourselves, we must also honour the present version of ourselves and believe that "I am enough", and that "I am doing my best".

I feel, an area where we can definitely improve is delegation of work. I have seen many women around me, in their pursuit of perfection, end up doing everything by themselves, be it at home or at

workplace. This leads to fatigue and burn out. The lower energy then impacts performance which leads to a drop in the confidence levels, thus forming a vicious cycle. When we realize that delegation of work is a skill that can be learned, and when we do it effectively, not only are we empowering people around us but also developing ourselves in the process. Designing activities where children can lend a hand in household chores playfully not only teaches them responsibility but also enables us to make them independent from an early age.

Women in their constant juggle between career and family often prioritise family over career. Organizations must understand that women and men though equal, are different. A new-born baby needs a mother's presence more, biologically. So, organizations must design women-friendly policies to attract and retain women in their workforce, and to empower women to rise in the career.

Wonder women, according to me, are those who aren't afraid to be themselves, women who are happy in their own skin, women who uplift other women and are genuinely happy for others' success. Women who do not hesitate to ask for help and yet are strong enough to help themselves and others, when need be, are my wonder women. Seemingly ordinary women around us who lead extraordinary lives by choosing to be happy, content, courageous, caring, graceful and grateful are inspirational women. Women who instead of blaming or complaining have the strength to change their world and who have belief in themselves and faith in others are exemplary women.

So, let's stand by each other as we find courage to fight the numerous battles that make us the wonder women we are. Let's rise and shine together.

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# परिवर्तन

यदि डर गए परिवर्तन से तो  
आगे कैसे बढ़ पाओगे ।  
यदि बीच राह में ठहर गए तो  
मंजिल तक कैसे जाओगे ॥

परिवर्तन है नियम प्रकृति का  
यही जीवन का आधार है ।  
प्रति क्षण बदलती इस सृष्टि में  
हर वस्तु में बदलाव है ॥

पतझड़ के सूखे के बाद  
ऋतु बसंत भी आती है ।  
खिल उठते हैं सारे उपवन  
हर डाली मुस्काती है ॥

स्थिर होकर न बैठो कभी  
स्थिर जल भी सड़ जाता है ।  
नदी प्रवाहित होती जब तक  
जीवन उसमें पल पाता है ॥



**अस्मिता द्विवेदी**

अधिकारी  
आरएच, जबलपुर

कल क्या होगा किसने देखा  
सारा महत्व बस आज का है ।  
मृत्यु तो है आनी एक दिन  
यही जगत का अटल नियम है ॥

फिर तुम किस भय में बैठे हो  
कैसे जीवन को रोक पाओगे ।  
आज बचपन है तो कल जवानी  
परसों बुढ़ापा ही पाओगे ॥

तो निर्भय होकर जियो जीवन  
हर परिवर्तन को स्वीकार करो ।  
रुको न कभी बीच भंवर में  
खुद अपनी नैया पार करो ॥



# Kerala Food and Festivals



**Swathi Jha**  
Officer  
RO Ghaziabad

Kerala, the Southernmost state of India is the spice haven of the world since ancient times. Kerala is a state which is a biodiversity hotspot in Incredible India. This beautiful land is rightly called God's Own Country, given to its lush green landscapes and clear beaches that will leave you awestruck.

With all elements of nature in it, Kerala leads the country in various aspects like literacy rate, sex ratio, least population growth, and travel & tourism. Kerala is known as Keralam in the Malayalam Language. Kerala has so many breathtaking destinations that anyone who wants to explore new places should visit once in his/her lifetime and add it to their bucket list.

As per mythology, Sage Parshurama, one of the 10 incarnations of Vishnu, the creator of the world, created Kerala with his axe. He threw the axe in the water, and the water receded to make the place of land which is the modern Kerala.

Since ancient times, Kerala is world-famous for its spices and known as the spice paradise of India. Kozhikode is the spice city of India. You will find the blend of authentic spices in its rich food culture. The aroma pulls you towards Kerala, like thousands of tourists every year.

## Spices Grown In Kerala:

**Pepper** : Pepper is a native to Kerala

**Clove** : Flavoring agent in Dishes

**Cardamom** : Queen of Spices

**Cinnamon** : Spice with Anti-oxidant Properties

**Nutmeg** : Spice used in Baking

**Curry Leaves** : Aromatic and Healthy Leaves

**Ginger** : Extensively utilized in Dishes

**Turmeric** : Medicinal Properties

Kerala presents an authentic and delicious cuisine to its

visitors. Kerala has a rich menu of dishes for all sorts of visitors, from vegetarians to hardcore non-vegetarians. There are mouth-watering dishes to savor your taste buds once you enter Kerala.

## Puttu and Kadala Curry

Puttu and Kadala Curry is the authentic and traditional dish of Kerala. Traditionally steamed in bamboo tubes with pierced disc at the bottom fixed tightly over a wide mouthed pot with boiling water that provides steam for cooking of coarsely grounded rice and grated coconut. It is a dish used for breakfast as a staple dish of Kerala. It is served with the Kadala Curry, which is highly nutritious. It is a delicious dish from Kerala Cuisine.

## Kerala Prawn Curry

You can not miss out on the special prawn curry of Kerala. Kerala is a coastal state, and it has sumptuous aquatic cuisine, and prawn curry made with Kerala style is one of those scrumptious dishes. All of the authentic spices grown in Kerala are used to make this particular dish.

## Some of the other Dishes from Kerala:

Idiyappam, Nadan Kozhi Varuthathu

Kerala Style Beef Fry, Malabar Parota

Kerala Style Fish Molee, Banana Fritters

Palada Payasam, Sadhya etc,



**Festivals**

**Onam** : Onam is a famous festival in Kerala that is celebrated all around the world. Some religious festivals such as Vishu, Attukal Pongala, Karthigai, Eid-UI-Fitr, and Christmas are celebrated with joy and excitement. Though rooted in religion, festivals like Thrissur Pooram, Pattambi Nercha, and Guruvayoor Anayottam are celebrated by people of all faiths.



Although there are numerous festivals of the different communities that call Kerala home, the state mainly focuses on festivals like Onam, Sabarimala Temple festival, Thrissur Pooram and Nehru Trophy Boat Race.

**Vishu**: This festival marks the New Year for the people of Kerala. They set up a statue of Lord Krishna with yellow cucumber, white cloth, ornaments, fruits, and kanikonna flowers. This practice is known as Kani Kanal. They believe in waking up and seeing this Krishna before anything else to invite good fortune into their lives. On this day, the people of Kerala practice something called Vishu Kaineettam, where the children of the family get cash / gifts from the elders.



**Nehru Trophy Boat Race** : This festival started when former Prime Minister Jawaharlal Nehru visited Alappuzha in 1952. Giant boats with 100 rowers participate in the race. It is usually conducted on the second Saturday of August. However, to attract tourists, Kerala organises this race in January as well.



**Thrissur Pooram** : Thrissur Pooram is the mother of all festivals. It is a mix of music and visuals. Elephants are decorated with beautiful ornaments and displayed at the Vadakkunnathan temple. Panchavadyam and Kudamattom (brightly coloured parasols) is one of the main attractions of the festival. You will also be able to see breathtaking fireworks at night.



**Cochin Carnival** : This carnival takes place in Cochin during the New Year. District Tourism Promotion Council of Ernakulam conducts the festival. At night, a giant bearded model called Papanji is set on fire to bid goodbye to the previous year.

In conclusion, Kerala stands as a testament to the harmonious coexistence of tradition and modernity, boasting rich cultural heritage, breathtaking natural beauty, and a progressive outlook. Its unique blend of diverse landscapes, vibrant traditions, and socio-economic achievements make it a truly remarkable destination, embodying the essence of India's cultural tapestry.



# Ripe Mango Curry (Mambazha Pullisseri) "Kerala Special"



**Akhila P Lawrence**

Manager  
Regional Office  
Salem Rural



Food plays a prominent role in Kerala's culture and tradition. The cuisine of Kerala consists of a variety of non-vegetarian and vegetarian dishes. Kerala's food is a burst of flavors and a treat for your taste buds, reflecting the rich culinary heritage of this beautiful state.

Mambazha Pulisserry or Ripe Mango Curry is a unique side dish of Kerala. This dish has a unique blend of sweet and sour flavors and is very easy to prepare. It is a popular dish served during festive occasions, especially during the summer months when mangoes are in season. This delicious side dish is a perfect representation of the rich and diverse heritage of Kerala, which is known for its flavorful and aromatic cuisine.

So, Let's begin!

## Ingredients

Ripe Mangoes small	-	6 Nos
Green Chili/ Bird's Eye Chili	-	3 Nos
Curry leaves	-	2 Sprigs
Turmeric Powder	-	¼ Teaspoon
Water	-	2 ¼ cup
Grated Coconut	-	¾ cup
Cumin Seeds	-	¼ Teaspoon
Garlic	-	2 Cloves
Shallots/Small onion	-	4 Nos
Curd	-	1 Cup
Coconut oil	-	2 Table Spoon
Mustard Seed	-	½ Teaspoon
Dry Red Chili	-	3 Nos
Salt	-	to taste

## Method of Preparation

1. Boil 2 cups of water in a heavy bottomed pan. Squeeze out some mango pulp in to the water and add mangoes to it and cook for 15 minutes in low flame.
2. Now, let's prepare masala paste by grinding grated coconut, cumin seed, turmeric powder, green chili or bird's eye chili and garlic in a mixer jar with ¼ cup of water. Grind it to a smooth paste.
3. Add this paste to the mangoes and add salt according to the requirement. Cook it for 5 minutes in low flame.
4. Keep this mixture aside and allow it to cool for 5 to 10 minutes.
5. Then add curd in to the mixture and mix well. Check the salt and spices and adjust accordingly.
6. Heat a pan with coconut oil add mustard seeds and allow them to crackle. Add sliced small onions, dry red chilies and curry leaves and stir fry for a few seconds.
7. Pour this tempering into the Mambazha Pulisserry and transfer to a serving bowl.

Now the delicious Mambazha Pulisserry is ready. This can be served with hot steamed rice.

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# “Laapataa Ladies”



“Laapataa Ladies” directed by Kiran Rao is an interesting take on the subtle nuances and thoughts that happen in the life of women. It intricately weaves together the lives of its characters in a captivating narrative. The film is about the life of women from different walks of life who have to face an adventurous turn in life when fate throws them at different places. The most commendable aspect of “Laapataa Ladies” is its character development. Every character is unique with their own ideologies, aspirations and flaws. The audience is able to connect to each character and there was no room for any drama in the movie. It just felt like an event that was happening right in our known villages. The film travels through how different women brought up in different situations react to their surroundings and what take they have in their

lives. There is a point where the protagonist asks *“Why don't you cook for yourself and eat this dish if you like it”, to which she gets a reply that “Who cooks for the tastes of women? We have even forgotten what we like and what we don't.”* In subtle, satirical, and delicate ways the story has peeled many layers of a patriarchal society and how through continuous conditioning women unknowingly believe that certain things are not meant for them or that some conditions are only for men. A striking comment made by a female lead character when asked about living alone is when she replies that *“being happy on your own is the toughest thing, but once you master it, then no one can bother you”*.

The movie deftly tackles societal issues such as gender discrimination, societal expectations and the pressure to conform. The characters navigate these challenges with courage and resilience, challenging their stereotypes and asserting their individuality. It is about women who have various preferences. Some prefer dependence, while some independence. The film is a visual treat for the eyes with its picturesque settings of a village, heart-warming people and emotions.

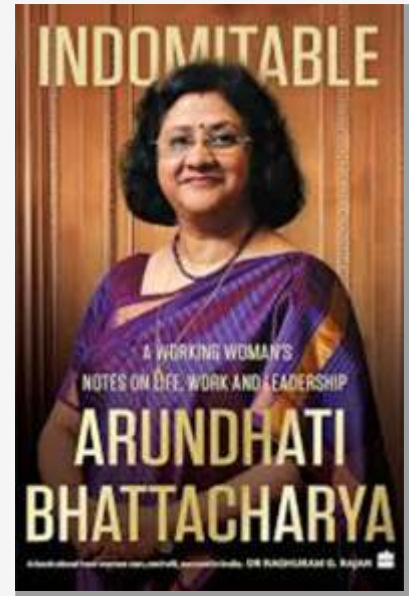
“Laapataa Ladies” is a compelling cinematic experience that celebrates the complexities of womanhood. With its strong performances, engaging story line and thought provoking themes, it leaves a lasting impression, reaffirming the power of friendship. A must-watch for anyone who wants to watch a heart-warming, feel good, light movie that also goes deep into women issues. It will remind us the power of staying true to oneself.



# Indomitable

— Smt. Arundhati Bhattacharya

Being an avid reader of crime thriller novels, and mostly of fiction, picking up “Indomitable” by Smt. Arundhati Bhattacharya was a challenging task. With preconceived notions that it will be a business read, mostly with financial jargons, I was little apprehensive while starting to read it. However, I was completely captivated and couldn't put the book down once I started. The book traverses through the entire journey of the life of Smt. Arundhati Bhattacharya, ex-Chairman, SBI, giving a concise glimpse of the period from her birth till when she retired from the services of State Bank of India. Incidentally, Sri. Deepak Parekh, in his foreword mentions that the SBI Act could not legally permit the change of “Chairman” to “Chairperson”.



MRP: ₹699 | Pages: 320  
Language: English | Genre: Autobiography

The compelling aspect of the narrative is its portrayal of how an ordinary individual from a normal background navigated the journey to become the first female 'Chairman' of SBI. Ms. Arundhati Bhattacharya makes sure to give each chapter its share of delectability, nostalgia and even historical importance. She explains how she, as a naïve, petite woman treaded the path through multi-fold experiences, challenges, breakdowns and successes in ways that can be followed by any woman to reach a determined goal. With a degree in English Literature, she definitely has a penchant for writing and she adeptly employs the art of gradually weaving the intricate layers of everyday life in a poetic manner that resonates deeply with her readers. Her path towards leading the largest PSB in India is characterised by humility and nothing seems to be unattainable as she steadily progresses towards her goal.

The journey unfolds across 16 chapters, commencing in Bhilai, her birthplace, delving into her upbringing as the third child in her family. She candidly shares her experience as an average/above-average student, grappling with typical dilemmas and confusions of childhood and how she took up a job to secure her future to run her family which at that point in time did not have a steady income. Throughout her narrative, she gratefully acknowledges the unwavering support of her husband Sri. Pritimoy, and her daughter Sukrita who stood by her side through life's trials and triumphs.

This has definitely proved to be the best choice to read as a woman banker for the Women's Day special edition. Its journey is not only motivating and inspiring but also a realistic portrayal of the highs and lows in a banking career, encompassing decision-making, risk-management, and leading a substantial team, and also of work-life balance. This book definitely will instil in every woman that if you focus, work hard and be consistent in achieving your dream, then there is nothing that can stop you. Just as the title says, you are “Indomitable”!!



By Winnie Panicker

**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
SONALI NARENDRA NANDESHWAR	78802	OFFICER	GLOBAL TRADE PROCESSING CENTRE (MANIPAL)	14-09-2023
BANDARU SOUJANYA	113284	S W O - A	VIJAYAWADA MADHU NAGAR	18-10-2023
CHETAN MARUTI KAMBALE	838390	PROB OFFICER	HORTI	25-11-2023
SWATI SHUKLA	626488	MANAGER	GHAZIABAD SHASTRI NAGAR	03-12-2023
B. SATYANARAYANA	732303	PEON	SECUNDERABAD OLD DAIRY FARM	03-12-2023
SUBODH KOSHTA	666431	OFFICER	JABALPUR CONTONMENT	06-12-2023
KADIRARASAN A.N	83703	S W O - A	CHENNAI AYANAVARAM	08-12-2023
MAN SINGH	68521	H K CUM PEON	DELHI UTTAMNAGAR	12-12-2023
SATHISH C	61404	MANAGER	NORTH PARAVUR	19-12-2023
RAMU PASWAN	84415	MANAGER	MUZAFFARPUR REGIONAL OFFICE	20-12-2023
UJJWALA V KALE	66897	S W O - A	PUNE DECCAN GYMKHANA	25-12-2023
JYOTHI.S	719821	S W O - A	BANGALORE SANJAYNAGAR	25-12-2023
RADHA CHARAN	515384	H K CUM PEON	BACHGAON	26-12-2023
B. CHANDRASEKARAN	48420	DAFTARY	CHENNAI-1, CUR CHEST	27-12-2023
VIJAY MUNDU	61215	MANAGER	RANCHI MAIN	01-01-2024
MOHIT KUMAR	604691	H K CUM PEON	LUCKNOW INDIRANAGAR	05-01-2024
SWASTHA SHARMA	103858	S W O - A	MOTIHARI	08-01-2024
PUSHPALATHA V	692339	PEON	MANDYA SUGAR TOWN	08-01-2024
VIRENDER KALRA	55533	SR MANAGER	DELHI RAJOURI GARDEN	09-01-2024
BAL Raj	517498	PEON	AKDAULI	09-01-2024
RAVVA VENKATA RAMAIAH	743394	H K CUM PEON	GORAGANAMUDI	09-01-2024
RAJENDAR BASAVANEPPA RAMANNAVA	604174	PEON	YELLAMMAGUDDA SAUNDATTI	10-01-2024
BHAG SINGH	67478	S W O - A	CHANDIGARH PUNJAB UNIVERSITY CAMPUS	12-01-2024
MARIAPPAN. S	72209	DAFTARY	TIRUNELVELI THIAGARAJA NAGAR	12-01-2024



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Name	Staff No	Designation	Branch	Expired on
JAYARAMAN H.B	75786	SW O - A	COONOOR	13-01-2024
BIJU MAVAPPENTAVIDA	83929	SW O - A	MAHE	14-01-2024
RAMVATI	622569	H K CUM PEON	KOSIKALAN	15-01-2024
BIJOY KUMAR BHARASAGAR	89271	MANAGER	SALEM REGIONAL OFFICE	20-01-2024
TARAPATH CHADAR	579386	PEON	NARASIMHAPUR	20-01-2024
RESHAM DEVI	74222	H K CUM PEON	FARIDABAD SECTOR 16	21-01-2024
S. BASKAR	61400	OFFICER	CHENNAI ACCOUNTS SECTION	24-01-2024
SUBRATA KUMAR BANERJEE	69434	SR MANAGER	HOWRAH REGIONAL OFFICE	28-01-2024
UDAY SINGH NEPALI	60696	DAFTARY	KARNAL CUR CHEST	29-01-2024
NITIN	699493	OFFICER	BENGALURU SRIRAMPURAM	29-01-2024
PRASAD G.S.	65014	OFFICER	VELLORE	30-01-2024
SUDHIR KUMAR	92851	H K CUM PEON	HALDWANI	30-01-2024
ANURAG TRIPATHI	78401	OFFICER	KASGANJ	08-02-2024
RAMESH	62171	H K CUM PEON	SAHIBABAD IND. AREA	09-02-2024
RAHUL BALAKRISHNA RANKHAMBE	97273	MANAGER	MARAVANTHE	17-02-2024
RAJENDRA KUMAR	68802	PEON	BARWA EAST	17-02-2024
DURGAPPA H HOSAMANI	57656	MANAGER	ANKALGI	19-02-2024
KANDUKURI SESHADRI SEKHAH	446233	SR MANAGER	KAKINADA SUDARSHAN MODEL SCHOOL	22-02-2024
SANJAY SINGH	79920	SR MANAGER	GORAKHPUR BANK ROAD	22-02-2024
MITHU K GANGURDE	496364	PEON	KARANKI	26-02-2024
MANJUNATH PRALADH RAO INDI	75123	SR MANAGER	HUBBALLI-II REGIONAL OFFICE	26-02-2024
MANISHA BHULABHAI NAYAKA	543857	H K CUM PEON	KADODARA	29-02-2024
SHASHI	606532	H K CUM PEON	SONDA	03-03-2024
RAJESH KUMAR BRAHMAN BHATT	527211	PEON	MAKARONIA BUZURG	22-03-2024



दिनांक 19.03.2024 को आयोजित कॉर्पोरेट एजेंसी टाई-अप करार पर हस्ताक्षर समारोह में जनरल इंश्योरेंस पार्टनर्स मेसर्स द न्यू इंडिया एश्योरेंस कंपनी लिमिटेड, मेसर्स बजाज आलियांज जनरल इंश्योरेंस कंपनी लिमिटेड एवं मेसर्स टाटा एआईजी जनरल इंश्योरेंस कंपनी लिमिटेड के गणमान्य अधिकारियों के साथ श्री भवेन्द्र कुमार, कार्यपालक निदेशक एवं श्री आर पी जायसवाल, महाप्रबंधक, एम, पीआर व टीपीपी विभाग उपस्थित रहे।

Sri. Bhavendra Kumar, ED, and Sri. R.P Jaiswal, GM, MPR&TPP Wing along with dignitaries from General Insurance partners M/s The New India Assurance Co. Ltd., M/s Bajaj Allianz General Insurance Co. Ltd and M/s Tata AIG General Insurance Co. Ltd at the Corporate Agency tie-up agreement signing ceremony held on 19.03.2024.



# Thank You

Dear Colleagues

We the team from House Magazine and Library Section want to extend our heartfelt gratitude to each and every one of you for your invaluable contributions to our success in winning the Best In-house magazine Award which was conferred to us by The World Brand Congress on the 14th February 2024 at Mumbai.

This achievement is a testament to the exceptional talent and commitment of each and every one of you who have contributed to the magazine. This wouldn't have been possible without your dedication and creativity. The award is a reflection of our shared commitment in delivering quality work that resonates in our Magazine.

Thank you once again for your unwavering support, teamwork, and dedication. Let's continue to push boundaries, innovate, and create outstanding content together and march towards winning many more accolades for our organization.

Last but not the least we thank our Shreyas Advisory Committee members who have given valuable suggestions and guidance to continuously improve the magazine.

Together, we have proven that when we work as a team, there is no limit to what we can achieve.

Warm Regards  
HML Team

