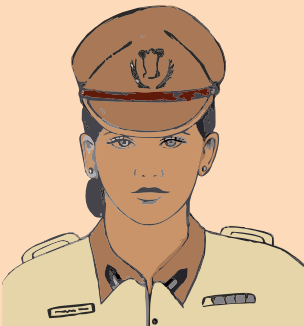


# कई भूमिकाओं में महिलाएं WOMEN IN MANY ROLES





25.02.2022 को चेन्नई अंचल कार्यालय के पुनर्निर्मित परिसर का उद्घाटन करते हुए श्री एल.वी. प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी। चित्र में श्री पी. पलनिसामि, मु.म.प्र., व श्री ए.वी. रामा राव, मु.म.प्र. और श्री पकिरीसामी एस., म.प्र. भी दिखाई दे रहे हैं।

Sri L V Prabhakar, MD & CEO inaugurating the renovated premises of Chennai Circle Office on 25.02.2022. Sri P Palanisamy, CGM, Sri A V Rama Rao, CGM and Sri Packirisami S, GM are also seen in the picture.



21.02.2022 को आयोजित 'कारोबार रणनीति बैठक' में श्री एल.वी. प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी का स्वागत करते हुए श्री एस. वासुदेव शर्मा, महा प्रबंधक, अंचल कार्यालय, आगरा।

Sri S Vasudeva Sarma, GM, Circle office Agra, welcoming Sri L V Prabhakar, MD & CEO to the Business Strategy meet of Agra Circle on 21.02.2022.

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## प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी का संदेश



## MD & CEO's Message

प्रिय केनराइट्स,

देश ने एक और चुनौतीपूर्ण वित्त वर्ष 2021-22 में अपना सफर जारी रखा है जहां मजबूत नीति समर्थन, अधिक से अधिक आबादी के निरंतर टीकाकरण व महामारी संबंधी प्रतिबंधों का पालन करते हुए व्यावसायिक प्रतिष्ठानों ने परिचालन के अनुकूल बनाए रखने की दिशा में अपने कार्य को जारी रखा है। धीरे-धीरे आर्थिक विकास की गति तेज हो रही है और नए वित्त वर्ष 2022-23 में बैंकिंग क्षेत्र के लिए सकारात्मक अवसरों की प्रतीक्षा है, जिसमें ऋण में वृद्धि और उपभोक्ता व व्यावसायिक विश्वास में सुधार दर्ज हुआ है।

वित्त वर्ष 2021-22 में चुनौतियों के बावजूद, हमने मजबूत आधारभूत सिद्धांतों के साथ भारत में तीसरा सबसे बड़ा सार्वजनिक क्षेत्र का बैंक बनने का महत्वपूर्ण मील का पत्थर हासिल किया है। यह आप में से प्रत्येक केनराइट की मजबूत प्रतिबद्धता, कार्य-नैतिकता और समर्पण के कारण ही संभव हुआ। बहुत बढ़िया!! आपके अद्भुत प्रयास और उत्साह के लिए संगठन आप में से प्रत्येक का आभारी है।

हम एक संगठन के रूप में "समावेशी संवृद्धि के माध्यम से समावेशी विकास" में विश्वास रखते हैं। जैसा कि हमने 8 मार्च को 'अंतर्राष्ट्रीय महिला दिवस' मनाया, हमने अपनी महिला केनराइट्स की प्रतिबद्धता, नेतृत्व क्षमता और अद्भुत प्रबंधन कौशल का जश्न मनाया, जिनके समावेशी योगदान ने बैंक को वर्षों से मजबूत और लचीला बने रहने में मदद की है। महिलाओं के रूप में हमारे 32% कार्यबल के साथ, इस बात में हमारा विश्वास है कि अधिक मान्यता, अधिक सराहना और अधिक करियर उन्नति के माध्यम से हमारी महिला केनराइट्स का समावेशी विकास, बैंक के भविष्य की संवृद्धि और स्थिरता में योगदान देने की दिशा में अत्यंत महत्वपूर्ण साबित होगा।

हम एक संगठन के रूप में मानते हैं कि सांस्कृतिक परिवर्तन और बेहतर व्यावसायिक परिणामों को गति देने के लिए वरिष्ठ स्तर के पदों पर पर्याप्त संख्या में महिलाओं को होने की आवश्यकता है। यह एक सम्मान की बात है कि हमारे बैंक में दो महिला निदेशक हैं, सुश्री नलिनी पद्मनाभन और सुश्री ए. मणिमेखलै, जिनकी उपलब्धि और नेतृत्व सर्वोत्कृष्ट है। हम इस तथ्य पर भी गर्व करते हैं कि कई महिला कर्मचारी बैंक में नेतृत्व वाले पदों पर कार्यरत हैं (कुल 27292 महिला कर्मचारियों में से 6 महा प्रबंधक, 21 उप महा प्रबंधक, 48 सहायक महा प्रबंधक और 286 मंडल प्रबंधक) जो इस तथ्य का प्रमाण है कि लिंग की परवाह किए बिना क्षमता, प्रतिभा, सामर्थ्य और योग्यता के प्रति हमारे संगठन में हमेशा आदर दिखाने के साथ-साथ उन्हें सम्मानित और पुरस्कृत किया जाता है। जैसा कि संयुक्त राष्ट्र के पूर्व महासचिव श्री कोफी अन्नान ने ठीक ही कहा है, "महिलाओं के सशक्तिकरण से अधिक प्रभावी विकास का कोई साधन नहीं है"।

Dear Canarites,

The country has sailed through another challenging financial year 2021-22 with strong policy support, continued vaccination of the greater population and business establishments adjusting to operate while complying with pandemic related restrictions. Slowly the economic growth momentum is gaining pace and there is positive opportunities awaiting the Banking sector in the new financial year 2022-23, with pick up in credit growth and improving consumer & business confidence.

Despite the challenges in financial year 2021-22, we have achieved the significant milestone of becoming the third largest Public Sector Bank in India with strengthened fundamentals. This was only possible because of the strong commitment, work ethics and dedication of each of you Canarites. Well done!! The organisation is thankful to each and every one of you for your incredible endeavour and zeal.

We as an organization believe in "inclusive growth through inclusive development". As we celebrated the International Women's Day on 8th March, we celebrated the commitment, leadership and the amazing management skills of our women Canarites, whose inclusive contribution has helped the Bank remain strong and resilient over the years. With 32% of our workforce as women, we believe that inclusive development of our women Canarites through greater recognition, greater appreciation and greater career advancement will go a long way towards contributing to the future growth and sustainability of the Bank.

We as an organization recognize that women need to be present in sufficient numbers at senior levels to drive the cultural change and better business results. It is an honour that we have two lady directors in our Bank, Ms Nalini Padmanabhan and Ms. A. Manimekhalai, whose achievement and leadership is par excellence. We also take pride in the fact that many women employees have risen to leadership positions in the bank (6 GMs, 21 DGMs, 48 AGMs and 286 DMs out of a total of 27292 women employees), a testimony to the fact that potential, talent, capability and competency is always honoured, respected and rewarded in our organisation, irrespective of the gender. As it is rightly said by

इस दृष्टि की दिशा में, हमने "नारी शक्ति" के माध्यम से बैंक के भविष्य को सशक्त बनाने के लिए "अद्वैता" की अग्रणी पहल की है। "अद्वैता" हमारी महिला केनराइट्स की प्रगति में बाधा डालने वाले वास्तविक मुद्दों, अनुचित तौर-तरीकों को हटाने की ओर ध्यान देते हुए उन्हें परामर्श, मार्गदर्शन, सलाह और उच्च पदों पर सुशोभित होने के लिए आवश्यक कौशल विकास प्रदान करेगा ताकि वे सर्वोत्कृष्ट क्षमता हासिल कर बैंक के प्रति और भी बेहतर रूप से योगदान दे सकें। मैं अपनी सभी महिला केनराइट्स को सलाह देता हूँ कि वे निर्णय लेने की प्रक्रिया में अधिक से अधिक भाग लें और करियर में उन्नति के अवसरों का समावेशी लाभ उठाते हुए बैंकिंग उद्योग में अधिक से अधिक पहचान बनाएं।

यह बड़े गर्व की बात है कि मजबूत प्रमुख वित्तीय मानकों के सहारे मार्च 2022 में हमारा वैश्विक कारोबार ₹18 लाख करोड़ रुपये को पार किया है। यह दिसंबर 2021 के दौरान हमारे वित्तीय निष्पादन की पुष्टि करती है, जिसमें हम अपनी आस्ति की गुणवत्ता में सुधार किया है, जबकि सकल अनर्जक आस्ति (एनपीए) घटकर 7.80% और शुद्ध अनर्जक आस्ति (एनपीए) घटकर 2.86% हो गई है और नए सिरे से अनर्जक आस्तियों में खातों को परिवर्तित होने नहीं दिया है। हमने लगभग सभी पोर्टफोलियो में अच्छा निष्पादन किया है, विशेष रूप से खुदरा ऋण, प्राथमिकता क्षेत्र और कॉर्पोरेट अग्रिमों में। हमारा सीआरएआर 14.80% है और हमने वित्त वर्ष 2021-22 के दौरान सफलतापूर्वक पूंजी (क्यूआईपी इक्विटी ₹2500 करोड़, एटी1 बॉन्ड ₹4,000 करोड़ और टियर II बॉन्ड ₹2,500 करोड़) जुटाई है जो बाजार के लिए सकारात्मक संकेत हैं। मैं आप सभी को सलाह देता हूँ कि आने वाली तिमाहियों में और अधिक बेहतर परिणाम प्राप्त करने के लिए गति बनाए रखें और अपना सर्वश्रेष्ठ योगदान दें।

मैं, हमारे ग्राहकों के बीच, प्रत्येक केनराइट द्वारा प्राथमिकता के आधार पर, हमारे डिजिटल बैंकिंग उत्पादों का व्यापक रूप से प्रवर्तन करने की आवश्यकता को दोहराता हूँ क्योंकि यह डिजिटल बैंकिंग का युग है। हमें अपने मूल्यवान ग्राहकों को इष्टतम ग्राहक सेवा प्रदान करने और बेहतर व्यावसायिक लक्ष्यों को प्राप्त करने के लिए अपने डिजिटल बैंकिंग प्लेटफॉर्म का पूरी तरह से लाभ उठाने की आवश्यकता है। इसके अलावा, सक्रिय रूप से भाग लेते हुए अधिक से अधिक पहुंच कायम करने के लिए हमारे सोशल मीडिया हैंडल को लोकप्रिय बनाएं।

वर्तमान में, देश में टीकाकरण के अधिक प्रसार के कारण महामारी का जोखिम कम होता जा रहा है। किंतु, जोखिम अभी भी बना हुआ है और मैं आप सभी को सलाह देता हूँ कि अपने आप को, अपने परिवार और अपने सहयोगियों को सुरक्षित और स्वस्थ रखने के लिए सभी सुरक्षा उपाय अपनाते रहें। आपके समर्थन, प्रतिबद्धता और समावेशी योगदान के साथ, मुझे विश्वास है कि हम आने वाली तिमाहियों में अधिक से अधिक मील के पत्थर हासिल करेंगे।

**“आप सभी को बहुत-बहुत शुभकामनाएं”!**

मंगल कामनाओं के साथ,

आपका,

**एल वी प्रभाकर**

प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी

Mr Kofi Annan, the erstwhile UN Secretary General, “there is no tool for development more effective than the empowerment of women”.

Towards this vision, we have undertaken the pioneering initiative of “Advaita”, to empower the future of the Bank through “Naari Shakti”. “Advaita” will work towards breaking the glass ceiling, addressing the genuine issues that is hindering the progress of our women Canarites and provide them with the counselling, guidance, mentoring and needed skill development to come up the ladder and achieve their best potential to contribute to the Bank in a greater way. I advise all our women Canarites to take greater part in the decision making process, to take inclusive benefit of career advancement opportunities and to gain greater recognition in the Banking industry.

It is a matter of great pride that our global business crossed a whopping ₹18 Lakh crores in March 2022 supported by robust key financial parameters. This is in continuum to our reaffirming financial performance during December 2021 wherein we have improved our asset quality with Gross NPA being reduced to 7.80% and Net NPA reduced to 2.86%, while arresting fresh slippages. We have done well in almost all portfolios, especially in retail credit, priority sector and corporate advances. Our CRAR stands at 14.80% and we have successfully raised capital (QIP Equity ₹2500 cr, AT1 Bonds ₹4,000 cr and Tier II Bonds ₹2,500 cr) during the year FY 2021-22, thus sending positive signals to the market. I advise you all to keep up the momentum and put forward your best to achieve even better results in the coming days.

I reiterate the need to promote the whole gamut of our Digital Banking offerings among our customers, on priority basis, by each and every Canarites as this is the age of Digital Banking. We need to fully leverage our Digital Banking platform to provide optimum customer service to our valued customers and achieve better business targets. Also, actively participate and popularize our social media handles for greater outreach.

Currently, the risk of pandemic is waning due to greater spread of vaccination in the country. But the risk is still out there and I advise you all to keep taking all safety measures to keep yourself, your family and your colleagues safe and healthy. With your support and commitment and inclusive contribution, I am confident that we will attain greater milestones in the coming quarters.

**“Wish you all the very best”**

With warm regards,

Yours sincerely

**L V Prabhakar**

Managing Director & CEO

## संपादकीय



## Editorial

मार्च का महीना अत्यधिक महत्व रखता है। हम बैंकरों के लिए, यह आगामी वर्ष के अंत में खातों को बंद करने की ओर हमारा ध्यान आकर्षित करता है। दुनिया भर में कई अन्य लोगों के लिए, यह वसंत की शुरुआत, एक उज्ज्वल भविष्य की ओर एक पहल, उनके विचारों और प्रक्रियाओं को पंख देने के लिए उन्हें स्मरण दिलाने, निर्णायक होने और उनके आसपास के लोगों के जीवन को उज्ज्वल करने के लिए दृढ़ता और पहुंच बनाए रखने की दिशा में निर्णय लेने का प्रतीक है। मार्च महीने के दौरान हम 'शून्य भेदभाव दिवस', 'विश्व नागरिक सुरक्षा दिवस', 'विश्व वन्य जीवन दिवस', 'विश्व श्रवण दिवस', 'राष्ट्रीय सुरक्षा दिवस' और 'अंतरराष्ट्रीय खुशी दिवस' आदि मनाते हैं। लेकिन सबसे बढ़कर, मार्च का महीना महिलाओं की मुक्ति का प्रतीक है। हर साल 8 मार्च को विश्व स्तर पर अंतरराष्ट्रीय महिला दिवस के रूप में मनाया जाता है ताकि जीवन की सभी विधाओं जैसे - सांस्कृतिक, राजनीतिक, सामाजिक-आर्थिक और दार्शनिक मोर्चों पर महिलाओं की उपलब्धि का जश्न मनाया जा सके।

एक ऐसी दुनिया में जो तेजी से समावेशी और लिंग अनुकूल होती जा रही है, महिलाएं बदलाव लाने, भविष्य के संगठन बनाने, कार्य करने के लिए अधिक सुरक्षित पारिस्थितिकी-तंत्र (इको-सिस्टम) निर्माण करने और समाज और राष्ट्र को फिर से परिभाषित करने में महत्वपूर्ण भूमिका निभाती हैं। सहानुभूति, भावनात्मक बुद्धिमत्ता, प्रभावी संप्रेषण और संगठनात्मक कौशल जैसी अपनी सहज, जन्मजात और आंतरिक विशेषताओं के साथ, महिलाएं उस विशेष कारक को उजागर करती हैं जिसके फलस्वरूप लोगों के कुशल प्रबंधन और कार्यबल की गतिशीलता को बेहतर अंजाम दे पाना संभव होता है। हमारे बैंकिंग इतिहास से पता चलता है कि असाधारण दूरदर्शिता और दूरदृष्टि दर्शाते हुए हमारे संस्थापक ने 1890 के दशक में ही महिला सशक्तिकरण की परिकल्पना करते हुए उसे स्थापित किया था। उस समय बोल गए समावेशी ढांचे के बीज आज भी हमारी संस्कृति और परंपरा का एक अभिन्न अंग हैं, जो एक सदी से भी अधिक पुराने संगठन के लिए एक दुर्लभ उपलब्धि है।

**श्रेयस का यह विशेष संस्करण** एक महिला की ताकत का परिचायक है जो खूबसूरती के साथ-साथ अव्यक्त रूप से उस दुनिया को आकार देता है जिसमें हम रहते हैं। हमारे अद्भुत प्रतिभाशाली लेखकों द्वारा अपने लेख / कविताएं / निबंध के जरिए इन उत्कृष्ट पहलुओं को समाविष्ट किया गया है जो इस वर्ष के अंतरराष्ट्रीय महिला दिवस की थीम - "एक स्थायी कल के लिए आज लैंगिक समानता जरूरी" के अनुरूप है!

आशा है कि आप इस विशेष संस्करण को पढ़ने का आनंद लेंगे। जैसा कि हम आपसे सुनना पसंद करते हैं, कृपया हमारे **गृह पत्रिका व पुस्तकालय के वेबपेज पर केननेट में/या** [hohml@canarabank.com](mailto:hohml@canarabank.com) पर मेल के माध्यम से अपनी प्रतिक्रिया/टिप्पणियां अवश्य दें या आप हमें हमेशा 080-22233480/9986693808 पर कॉल कर सकते हैं।

किशोर थंपी  
संपादक

The month of March exudes an abundance of significance. For us bankers, it exemplifies the import of the impending year-end closing of accounts. For many others around the world, it connotes the onset of spring, an initiation towards a bright future, a reminder to give wings to their thoughts and processes, in being decisive and taking decisions that have the fortitude and the reach to brighten up the lives of people around them. During the month of March we celebrate the Zero Discrimination Day, World Civil Defence Day, the World Wild Life Day, the World Hearing Day, the National Safety Day and the International Happiness Day among many others. But above all, March epitomises the liberation of women. Every year 8th (of March) is celebrated globally as the International Women's Day to commemorate the achievement of women in all genres of life viz cultural, political, socio-economic and philosophical.

In a world which is becoming increasingly inclusive and gender friendly, women play a substantial role in leading change, building organisations of future, creating safer eco-systems to work and in redefining the society and the nation. With their innate, in-born and intrinsic characteristics like empathy, emotional intelligence, effective communication and organisational skills, women bring in that X factor towards better and efficient people management and workforce dynamics. The annals of our banking history reveals that a notion of women empowerment was conceptualised and put in place by our founder way back in the 1890s, thus demonstrating his remarkable clairvoyance and vision. The seeds of an inclusive framework sown then is even now an integral part of our culture and tradition, a rare feat for more than a century-old organisation

This **Special Edition of Shreyas** is an ode to the layers of strength that a woman possesses and how it beautifully and inexplicably shapes the world that we live in. The articles /poems/essays by our wonderfully gifted writers is an exposition of these finer aspects and in congruence with this year's International Women's Day (IWD) theme - "Gender equality today for a sustainable tomorrow"!

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](mailto:hohml@canarabank.com) / or you can always call us at 080 - 22233480 / 9986693808.

Kishore Thampi  
Editor

## Gender Equality today for a sustainable tomorrow



**Neeraj Kushalappa**  
Divisional Manager  
SP & D wing,  
HO Bangalore

Gender equality is a fundamental right which goes a long way in shaping a sustainable world. In India, gender equality is the desired state of equal ease of access to resources and opportunities which involve, amongst others, decision making.



Imagining a world bereft of women would be as uninteresting as imagining one sans men. As Karl Kraus famously quoted, "It is not true that one cannot live without a woman. It is simply that one cannot have lived without one." Whoever coined the term, "The Weaker Sex" with reference to women and girls would have been in for a rude shock as women continue to not just break, but shatter the glass ceiling in terms of perceivably insurmountable tasks.

International Women's Day celebrates the socio-economic, cultural and political achievements of women. While we acknowledge the contribution of women and girls the world over, we have a long way to go in achieving gender parity in the true sense of the word.

Gender roles and identities have changed considerably and continue to do so. Women and girls have now gained access to hitherto unexplored careers as a result of good education and economic growth, coupled with human rights and labor organizations.

"The hand that rocks the cradle rules the world" is a well-known adage which describes the power of the mother who nurtures her child ensuring that one day, the child would rule the world. The proverb celebrates motherhood and the critical role of the mother in transforming the child into a leader.

According to the Global Gerontology Research Group, of the 43 people known to be living beyond the age of 110 in this world, 42 are women. For reasons unknown, girls may be getting an extra dose of the survivability hormone in the womb! Mothers and girls are to be empowered to make choices in their lives. Robustness, toughness or pure power, survivability cracks apart the stereotypical "wife and mother" concept for daughters. The common myth that things are fine as long as there are equal number of girls in school as there are boys, requires to be busted. It is more important for girls to come out of school as citizens who can shape a more equal society. In pursuit of excellence, the opportunities and potential available to girls are innumerable.

Studies have shown that the influx of women into professions may be at par with men ie, at around 50%. However, it reduces to around 30 % at managerial positions and further reduces to about 10% at the top level. Men still rule the roost in many developing nations. The advent of women into sports, journalism, boxing, bartending, being private detectives, stand-up comedians, disc jockeys has upped the ante to a large extent. Mountaineering, archaeology, biking, wine tasting are some of the fields where women and girls have left their footprints. Jobs deemed hazardous and arduous are being taken up by women. These are no more dangerous for a woman than for a man. Loss of life, whether man or woman is definitely a loss. The real danger lies in restricting a woman with fire in her belly.

Women and girls have carved a niche for themselves in administrative and technological related positions. With more avenues being opened, their head count in the Armed Forces has also increased. While the Military Nursing Service saw the first female nurses in the early 19th century, women have assumed varying positions in the Indian Armed Forces. The carping critics with their caustic comments would continue to put a spoke in the wheel of induction of women into the combat arms of the Indian Army. The time is not far when these male dominated bastions are also conquered by way of busting of this “brass ceiling”. From overcoming Mount Everest to flying fighter jets, the Indian woman has done it all. Women not only bring home the bacon, but also fry it up in a pan. Women are capable of doing the same physical work as men, with the additional burden of bearing children.

More often than not, women are held back by Company practices and structures that favor traditional roles of men over those of women. There exists a huge misconception of the attributes or typical characteristics that ought to be possessed by men and women in order to deem them successful or performing, often resulting in men being offered better opportunities over women who are assumed and presumed to shoulder household and nurturing responsibilities.

The way forward to attaining gender parity would be to elevate young girls and women to leadership positions, give them voice and power, empower decision making amongst homemakers and professional women, facilitate widows and divorced women to collectively fight against discrimination, social taboos and ostracism, shun child marriage and break the gender bias. Indeed this daunting task is a step forward in ensuring women's rights move in the right direction. Gender parity would be deemed to have been achieved when violence and abuse against women because of their gender ends and more women assume governing roles in a male dominated world and a male dominated culture. The impact of the pandemic, which reared its ugly head, has rolled back the progress of women. Ultimately, one way of displaying gender equality is by recruiting equal number of women who would have the opportunity to reach the pinnacle of success in their chosen fields. The

largest gender imparity lies in political empowerment. Empower the woman toiling in the fields to voice her opinion, involve her in decision making, give her voice and power and notice the resilience she builds against unexpected shocks.

Valuing and recognizing the work of women is of paramount importance. Their unseen and unpaid work goes into laying the foundation of the global economy.

Women are not lacking in zeal, enthusiasm, perseverance, energy and most of all, ambition. They have proved their mettle in unconventional career paths, have come out tops in surviving illness, coping with trauma, juggling career paths, maintaining work-life balance and are proven to be better survivors than men. Opening jam jars and fixing leaking taps are no longer considered manly tasks. Society would be healthier if more women were treated on par with men by way of greater job opportunities.

It is a painstaking task for a woman to reach the zenith of success, which she definitely will, by sheer determination, and quest for perfection more so, it is very easy for her to fall into abysmal depths or hit the nadir of her career without the requisite support, soothing words, recognition, encouragement and accolades.



Let all of mankind hail every woman, invoke the goddess, mother, sister and daughter in her, treat her with equality, empower her with opportunities galore in order that the emergence of the WONDER WOMAN thereafter would justify the creation of the MASTER, for **Today's Women Shape Tomorrow's World.**

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## Empowering the Women - Canara Bank Way Back & Way Forward...

"Empowerment of Women' has always been the priority objective for Canara Bank since its inception. This vision of our Bank's illustrious founder Sri Ammembal Subba Rao Pai has been a perpetual mission for Canara Bank and today we are guided by one of the Bank's founding principles - "To assist the needy and transform our surroundings". The Bank's journey for over a century has been with care and concern for the society where we live in, especially the women folk. Canara Bank has been among the top in the Banking Industry when it comes to "Empowerment of Women".

A component of the Corporate Social Responsibility (CSR) Division, Financial Inclusion Wing, Head Office, the Department of Women Empowerment was established in the year 1988 at the Head Office by the name "Centre for Entrepreneurship Development (CED) for Women" as per the RBI directive under 13 point programme. Subsequently such Centres were established at all the Administrative Offices (Circles) of the Bank across the country.

Bank is striving to identify the potentialities, talents & necessities of Women in various economic strata, help

them combat the situation with courage & confidence and expose their talents that can eventually cause a support system for redressing gender Issues.

Bank has established Women Empowerment Section with 200 centres (24 Circles and 176 Regional Offices) for entrepreneurship development for women. 74 sponsored training institutes are also established with special focus on rural youth & women spread across the country. The main functions of the Women Empowerment Section at Head Office in Bengaluru is to formulate guidelines, monitor the progress of the CED cells located at Circles, implement the guidelines received from Ministry of Finance/RBI, counselling women, in addition to conducting programmes for the benefit of women. The section identifies women / women organisation, who are well established and experienced in imparting training and development skills for the benefits of Women and associates itself in organising various activities for women empowerment.

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

### Steps taken for upliftment of the Women:

1. Reaching out to women clientele:
  - a) Bank has established 2 "Mahila Banking Branches" to focus on the banking needs of women clients.
  - b) 15 Micro finance branches to promote Micro Entrepreneurs & SHGs.
2. Skill development of rural unemployed women through 74 Rural Self Employment Training Institutes (RSETI & RUDSETI):

Details of number of women trained through RSETI/RUDSETI is as below



Sl. No	Year	No. of Candidates Trained	No. of Candidates	
			Settled	% of settlement
1	2017-2018	27410	19735	72%
2	2018-2019	25582	18419	72%
3	2019-2020	23511	17398	74%
4	2020-21	23270	17593*	76%
5	2021-22 [Till December]	23893	20859*	87%

**\* Source - RUDSETI and Credo InfoTech**

Women	Trained	Settled
Rudseti (Till Feb 22)	9307	7255
RSETI (Till Feb 22)	14586	13604
<b>TOTAL</b>	<b>23893</b>	<b>20859</b>

Since inception, 6,03,184 rural unemployed women have been trained and 4,32,898 have settled after training (achieved 72% settlement).

**3. Flow of Credit to Women Beneficiaries from Bank:**

- 56.95 lakh women have been provided credit to the tune of ₹1,45,072.54 Cr. This has ensured 24.39% of Adjusted Net Bank Credit as on December 2021.
- Bank announces several concessions to women in the credit portfolio from time to time. At present the following concessions are extended to women beneficiaries & girl students:
- Relaxation in eligibility norms & 0.50% Interest concession on educational loans to girl students

MSE Vijeta a special scheme providing interest/other concessions on loans & advances to women beneficiaries under Micro & Small Enterprises (both Manufacturing & Services)

0.05 % interest concession for loans & advances to women beneficiaries for Housing and Vehicle loans.

**4. Platform for marketing the products manufactured / dealt by women entrepreneurs.**

**a. Mobile Marketing Facility - Canara Mobile Sales Van - A First of the Kind Initiative under CSR:**

“Canara Mobile Sales Van” enables women entrepreneurs and SHGs to exhibit & market their products at Bengaluru, Thrissur, Aligarh & Pudupudur free of cost and the Bank acts as a bridge provider to the sellers and the buyers.

**b. Canara Utsav - Marketing Mela:**

Colourful Canara Utsav Melas organised by the Centre for Entrepreneurship Development for Women are the best marketing & networking platforms provided by the Bank for women entrepreneurs to exhibit & sell products manufactured by them. These Utsavs are held at prominent places corresponding with festive days in order to facilitate good sales for the entrepreneurs. These Utsavs are also organised by all the Circles during important festival occasions.



**4. Training Programmes conducted by various CEDW cells/centres across the country:**

Details of training programmes organised during the previous years are as below:

Sl. No.	Financial Year	No of programmes	No of women benefitted
1	2018-19	273	50979
2	2019-20	360	54628
3	2020-21	486	20811
4	2021-22 [till January 22]	294	8591

These training programmes mainly consists General/Skill EDP, financial awareness programmes, exhibitions, Seminar/career guidance and SHG Credit Linkages etc., Around 1.35 lakh women have been educated in the last four years under Financial Literacy Camps.

**5. Canara Vidhya Jyothi (CVJ) Scholarship Scheme:**

A scholarship scheme for meritorious girl students from SC/ST community studying in government schools, one each from 5th class to 10th class is formulated by the Bank. The Scheme was launched

during 2013-14 as a part of Corporate Social Responsibilities. The objective of the scheme is to encourage education among girl children from socially and economically backward communities to build their future. An amount of ₹2500/- per child per year for the students studying in 5th to 7th standard and ₹5000/- from 8th to 10th standard is given as scholarship under the scheme. The following are the details of Scholarships released to the girl students for the last 5 years.

Amount in Lakhs:

Years	Total CSR Expenditure Under CVJ	Expenditure of CVJ on SC Beneficiaries	% of Expenditure on SC Beneficiaries under CVJ	Total No of Students Benefited
2016-17	400.00	393.60	98.40%	10455
2017-18	425.00	399.26	93.94%	10518
2018-19	400.00	347.71	86.93%	9160
2019-20	400.00	334.32	83.58%	7392
2020-21	350.00	289.44	82.69%	7606
2021-22 As on 31.01.2022	300.00	256.65	85.55%	6771

**6. Generating Employment for Women**

1. Bank has deployed 2159 women as business correspondent agents.
2. 151 women operators are working at Aadhaar Seva Kendras.

**Skill Development Training programme Conducted by Women Empowerment Section at our CBIIT, Malleshwaram, Bengaluru.**



**Canara Vidya Jyothi Scheme Scholarship Distribution to SC/ST Girl Students.**



**Canara utsav Organised by Women Empowerment Section ,FI Wing Head Office,Bengaluru.**



**Women's day Celebration on 8th March 2022 at Head Office Bengaluru.**



## Happy Women's Day!



**Dhanya Palani Yadav**  
 SWO-A  
 Bandra Kurla Complex  
 Mumbai

How special it feels to be a woman, right? Well, honestly, not always. Haven't there been moments when we have thought, "Wish I was a man in this patriarchal world! Life would have been simpler, easier, and less challenging." At least, I have thought so...

Anyway, I commute to my branch in the Mumbai local train ladies compartment. In Mumbai local trains, transgender people entering the compartment, clapping and asking for alms is a very common sight. However, there was this one transgender, who was quite unique. She would enter the train singing bollywood songs, she would joke about the women in the compartment, and make people laugh...She had a very different energy about her. She made the environment feel really light and joyful.

Once when she got into the same compartment that I was in, I had a strong urge to go and talk to her. I wanted to compliment her amazing sense of humor and wanted to thank her for making us smile and laugh at the end of a really long, tiring day. But I was hesitant, unsure of her response. While I was contemplating whether or not to talk to her, she had already gone.

When I saw her next time, I had already made up my mind to go and talk to her. I had prepared myself for the worst case scenario. She may not talk, or may respond curtly. How would it matter, anyway? I take a different train every day, so wouldn't make much of a difference.

I gathered courage, went up to her and said "Aap jab bhi compartment me chadte ho na, sab smile karte hai aap ko dekhe, aap sab ko bohot hasate ho, achha lagta hai, Thank you!" (Whenever you get into the compartment, people smile when they spot you, you make people laugh, and it feels really good. Thank you!)

She replied with a smile, "Welcome didi! Aur hai hi kya

Zindagi me? Khud bhi hamesha haste rehna ka, aur sabko hasane ka, hai na?." (Welcome sister! What else is there in life? We should always smile and make others laugh, isn't it?) This marked the beginning of a very beautiful friendship. Devi and I exchanged phone numbers.

Afterwards, whenever she spots me in the train, she wouldn't ask for alms, we would just chat. She told me about her childhood, she even took me to the school where she studied till 4th standard, and she narrated how her father and brother would hit her because despite being a boy, she was too feminine. Eventually they threw her out of the house after her mother's death. She even had the date of her mother's death tattooed on her arm. She often spoke about her mother, with a sense of longing.

One day she called me. But her voice didn't seem to be quite fine. I asked her whether she was okay. She asked "Can we meet didi?"

Back then, we had half days on Saturdays. So I met her after office at the railway station platform. She looked quite pale. Her eyes were watery. She had fever. I asked her, "Did you eat something?" She said "Yes didi, I ate in the morning". I bought her some sandwich and a Crocin tablet. She was munching the sandwich and started speaking about her journey.

Her journey...From being born as a boy to her becoming a woman! Her transition from Akash to Devi...and all the ugly places that the journey had taken her; from a jail to a brothel...She had seen it all, in almost my age.

She spoke about the people in her life...She cried, she laughed, and she shared it all. Then she said, "Didi, at the end of all this, you know, I just want one thing...To be a woman! If God were to appear before me and grant me one wish, I would just ask for one thing, 'Make me a

woman!' After I am done with all my treatment and surgery, when I finally become a woman, how beautiful it would feel right, didi?"

The words hit me hard. Her entire journey, all the struggle in her life was directed towards just one thing...Becoming a woman! Something that I was taking for granted, worse, I wished I wasn't a woman sometimes. This conversation just shook me completely and her words hit me hard.

I fell in love with the woman in me for the first time. Indeed, it feels beautiful to be a woman.

In my life, if someone made me realize the beauty of femininity, it is Devi – a transgender. But to me, the most beautiful woman I have come across.

So a 'Happy Women's Day' - not just to the biological women, but to every person who identifies themselves as a woman...to the numerous Devis out there.

In fact, a 'Happy Women's Day' to the feminine energy present within each one of us!

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### *Baby's Corner*

*Ruhaan Parmar,*

S/o, Hiren Parmar,  
Officer,  
Nariman Point Branch

## महिला सशक्तिकरण - देश की प्रगति की आधारशिला



**विश्वनाथ प्रसाद साहू**  
सहायक प्रबंधक (राजभाषा)  
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**भूमिका :**

“यत्र नार्यस्तु पूज्यन्ते, रमन्ते तत्र देवता:” अर्थात् जहां नारी की पूजा की जाती है, उसका सम्मान किया जाता है, वहां देवताओं का वास होता है।

भारत में महिलाओं को शक्ति का स्वरूप माना गया है और कश्मीर से कन्याकुमारी तक फैले हमारे देश को ‘भारत माता’ की संज्ञा दी गई है। यह प्रचलित रूप से कहा जाता है कि “हर सफल पुरुष के पीछे एक महिला का हाथ होता है” – यह कथनपूर्णतः सारगर्भित है। हमारे समाज के विकास में महिलाओं की भूमिका अहम रही है। हमारे जीवन के सभी पड़ाव में महिलाएं अलग-अलग रूपों में मां, बहन, धर्मपत्नी, बेटी बनकर सदैव हमारे सुख-दुःख में हमारे साथ रहती हैं। इतिहास की पृष्ठभूमि खंगालें तो मुगलिया सल्तनतों की रजिया सुल्तान से मराठा साम्राज्य की रानी लक्ष्मीबाई तक जहां भी महिलाओं को अवसर प्राप्त हुआ है, वहां उन्होंने अपनी दक्षता साबित की है। देश में सरपंच से लेकर, विधायक, सांसद, प्रधान मंत्री तथा राष्ट्रपति तक के पदों को महिलाओं ने सुशोभित किया है। यह एक अकाव्य सत्य है कि पुरुष प्रधान सामाजिक परिवेश ने लिंग भेद को बढ़ावा दिया है। इस परिवेश में पुरुषों और महिलाओं के बीच एक गाढ़ी लकीर खींची गई है, समाज में कुरीतियों की जड़ें अत्यंत गहरी रही हैं। दशकों पहले बाल विवाह, पर्दा प्रथा, बहु विवाह जैसी कुरीतियों ने समाज को जकड़ रखा था। ये वो समय था जहां रूढ़िवादिता अपनी चरम सीमा पर थी। आज के परिवेश में अशिक्षा, यौन हिंसा, दहेज प्रथा, भ्रूण हत्या, महिलाओं के विरुद्ध घरेलू हिंसा, मानव तस्करी आदि ने विकास के मूल्यों पर प्रश्न चिन्ह खड़ा किया है। बहरहाल परिस्थियाँ समय के साथ काफी बदली हैं एवं महिलाओं को समान अवसर के

साथ यथोचित सम्मान दिया जा रहा है जिसकी वो अधिकारिणी हैं।

**महिला सशक्तिकरण से तात्पर्य एवं सरकार की भूमिका :**

सामान्य अर्थों में महिलाओं को सामाजिक एवं आर्थिक रूप से सुदृढ़ करना महिला सशक्तिकरण कहा जाता है। भारत सरकार ने महिलाओं के उत्थान के लिए भर्सक प्रयास किए हैं एवं जमीनी स्तर पर कार्यान्वयन सुनिश्चित करने के लिए महिला एवं बाल विकास मंत्रालय की स्थापना की गई है, जिसके माध्यम से अनेकों योजनाओं का कार्यान्वयन किया है। इस क्रम में ‘बेटी बचाओ बेटी बढाओ’, ‘सर्व शिक्षा अभियान’, ‘प्रधान मंत्री उज्ज्वला योजना’, ‘प्रधान मंत्री मातृ वंदना योजना’ आदि प्रमुख हैं। सरकार ने महिलाओं को पुरुषों के सापेक्ष बराबरी का अवसर प्रदान करने के उद्देश्य से सरकारी नौकरियों में आरक्षण, सरकारी पदों के लिए निःशुल्क आवेदन, ट्रेनों में आरक्षण, बसों में मुफ्त आवागमन, महिला सदस्यों के नाम से राशन कार्ड बनाना आदि।



सरकार ने महिलाओं की क्षमताओं की पहचान करते हुए “एक पंथ दो काज” की नीति अपनाई है जिसमें महिलाओं को रोजगार तो मिलता ही है और साथ ही समाज को संबल भी मिला है, बैंकों के माध्यम से स्व-सहायता



समूहों को बढ़ावा देकर महिलाओं के लिए आय के स्रोत उजागर किए हैं एवं स्वावलंबी बनाया है। साथ ही, उच्च शिक्षा, जागरूकता, कौशल विकास कार्यक्रमों को संगठित रूप से आयोजित कर महिलाओं की प्रगति सुनिश्चित की है। जागरूकता की दिशा में आगे बढ़ते हुए 'अंतरराष्ट्रीय महिला दिवस', 'मातृदिवस' जैसे आयोजन किए जा रहे हैं। वहीं उच्च शिक्षा के लिए महिलाओं को कम ब्याज दर पर आसान ऋण उपलब्ध करवाया जा रहा है। कौशल विकास के लिए प्रशिक्षण उपलब्ध करवाते हुए महिला उद्यमियों को बैंकों से बिना किसी बंधक के आसान किस्तों में ऋण उपलब्ध करवाया जा रहा है एवं अनुदान दिया जा रहा है। सुरक्षा के दृष्टिकोण से महिला थाने, महिलाओं के लिए विशेष हेल्प लाइन, महिलाओं के विरुद्ध हो रहे अपराधों पर अंकुश लगाने के लिए कड़े कानून, कार्यस्थलों पर महिलाओं की शिकायतों के समाधान के लिए समितियां, देश में महिलाओं की स्थिति की समीक्षा के लिए महिला सशक्तिकरण पर संसद की उच्च स्तरीय समिति का गठन एवं समय-समय पर निरीक्षण किया जाता है तथा स्कूलों, हॉस्टलों, विश्वविद्यालयों, बड़े शहरों में सीसीटीवी की स्थापना आदि की व्यवस्था की गई है।

### लैंगिक असमानता – एक गंभीर चुनौती :

वर्ष 2011 की जनगणना के अनुसार, हमारे देश में प्रत्येक 1000 पुरुषों के मुकाबले 940 महिलाएं हैं, जो पुरुष प्रधान समाजिक मानसिकता का एक उदाहरण माना जा सकता है। कुछ राज्यों में जैसे – केरल, पुदुचेरी में लिंग अनुपात अच्छा है और वहां पुरुषों की तुलना में महिलाओं की संख्या अधिक है, वहीं दूसरी ओर कुछ राज्यों की स्थिति अत्यंत चिंताजनक है।

वर्ष 2011 की जनगणना के आधार पर लिंग अनुपात की दृष्टि से 5 शीर्ष के एवं 5 सबसे निचले स्तर के राज्य निम्नानुसार हैं:

5 शीर्ष के राज्य		
क्र. सं	राज्य	प्रत्येक 1000 पुरुष के मुकाबले महिलाएं
1	केरल	1084
2	पुदुचेरी	1038
3	तमिलनाडु	995
4	आंध्र प्रदेश	992
5	छत्तीसगढ़	991
5 सबसे निचले स्तर के राज्य		
क्र. सं	राज्य	प्रत्येक 1000 पुरुष के मुकाबले महिलाएं
1	दमन एवं दीव*	618
2	दादरा एवं नगर हवेली*	775
3	चंडीगढ़	818
4	राष्ट्रीय राजधानी क्षेत्र दिल्ली	866
5	अंडमान एवं निकोबार द्वीप समूह	878

\* दादरा एवं नगर हवेली तथा दमन एवं दीव को एक संघ शासित राज्य के रूप में समामेलित कर दिया गया है।

विश्व आर्थिक मंच की ग्लोबल जेंडर गैप रिपोर्ट 2021 के अनुसार भारत का स्थान 140वां है। यह एक गंभीर विषय है। वर्तमान व्यवस्थाओं के अनुसार, बहुधा महिलाएं परिवार के कमाऊ पुरुष पर निर्भर होती हैं। उन्हें समाज में उचित स्थान देने एवं उत्थान के लिए उन्हें समर्थ करना, संबल देना नितांत आवश्यक है। एक मानसिक जटिलता प्रचलित है कि लड़के बुढ़ापे के समय मां-बाप का सहारा होते हैं और वंश को आगे बढ़ाते हैं और बेटी को शादी के बाद दूसरे घर जाना होता है। किन्तु यह एक मानसिक विशाद से ज्यादा कुछ नहीं है, ऐसे कई मामलों में देखने को मिला है जहां बेटियां परिवार का भरण-पोषण कर रही हैं। लैंगिक असमानता को दूर करने के लिए एक स्वस्थ सामाजिक सोच विकसित करने की दरकार है जिसमें शिक्षा सबसे महत्वपूर्ण कड़ी है। रूढ़िवादी सामाजिक सोच में परिवर्तन के लिए सरकारी क्षेत्रों के साथ-साथ निजी क्षेत्र भी सामने आए हैं एवं लोकप्रिय माध्यमों से लैंगिक समानता के प्रति सामाजिक चेतना का प्रसार कर रहे हैं। शहरों में मुख्य स्थानों पर होर्डिंग्स, टेलीविजन पर विज्ञापन, महिलाओं की मुख्य भूमिका वाली धारावाहिकों तथा

महिलाओं की समस्याओं को जगजाहिर करते महिला प्रधान चलचित्रों जैसे- 'मदर इंडिया', 'इंग्लिश विंग्लिश', 'थप्पड़', 'टॉयलेट- एक प्रेम कथा', 'पेडमैन' आदि ने महिलाओं के अनछुए समस्याओं के प्रति समाज का ध्यान आकर्षित किया है। साहित्य जगत ने भी कविताओं के माध्यम से एक ओर लैंगिक असमानता के मुद्दों को शिक्षित समाज के पटल पर रखा है तो दूसरी ओर नारी की क्षमताओं को परिभाषित किया है। समाज के बुद्धिजीवी समूह ने अपनी लेखनी से लैंगिक असमानता के विषयों पर बेबाकी से प्रतिष्ठित समाचार पत्रों, समाचार चैनलों में अपने विचार रखे हैं।



### देश के विकास में महिलाओं की भागीदारी :

वैश्वीकरण के इस युग में महिलाएं नित नए सोपान चढ़ रही हैं। देश के विकास में भी महिलाओं की भूमिका महत्वपूर्ण है। वर्तमान संदर्भों की विवेचना की जाए तो प्रत्येक क्षेत्र में महिलाएं अपना वर्चस्व स्थापित कर रही हैं। आज की नारी सेवा, विनिर्माण, राजनीति, कारोबार, खेल, साहित्य, फ़िल्म, कला, टेलीविजन, समाचार जगत आदि में अपनी भागीदारी अदा कर रही हैं। साथ ही संवेदनशील क्षेत्रों में भी महिलाएं अपना योगदान देने से नहीं कतरा रही हैं एवं रक्षा क्षेत्र में भी लड़ाकू जहाजों को उड़ाकर देश की सेवा में निरत हैं। हॉल में अखबार की सुर्खियों में क्रिकेटर मिताली राज का नाम छठा एक-दिवसीय विश्व कप क्रिकेट खेलने के लिए छाया रहा जो रिकॉर्ड भारत में क्रिकेट के भगवान कहे जाने वाले क्रिकेटर सचिन तेंदुलकर के नाम ही रहा है। महिलाओं की क्षमताओं का जिक्र करते हुए श्रीमती निर्मला सीतारामन का नाम हमारे समक्ष आ खड़ा होता है, जिन्होंने विश्व के सबसे बड़े लोकतंत्र के वित्त मंत्रालय का पदभार संभाला हुआ है, इसके पहले

उन्होंने देश की रक्षा मंत्री के रूप में अपनी सेवाएं प्रदान की थीं। हमारे देश में श्रीमती प्रतिभा देवी सिंह पाटिल ने राष्ट्रपति, श्रीमती इंदिरा गांधी ने प्रधान मंत्री, श्रीमती सुषमा स्वराज ने विदेश मंत्री और इसके इतर भी अन्य महिलाओं ने अपनी एक सशक्त छवि उकेरी हैं।

### उपसंहार :

यदि किसी संस्कृति को समझना है तो सबसे आसान तरीका है कि उस संस्कृति में महिलाओं की स्थिति को समझा जाए। समय के साथ सभ्यता के विकास में शिक्षा, जागरूकता, कड़े कानूनों आदि ने महिलाओं के विरुद्ध हो रहे अत्याचारों पर अंकुश तो लगाया है परंतु पूरी तरह समाप्त नहीं कर सकी हैं। अनन्य खूबियां, अदम्य साहस एवं अभूतपूर्व क्षमता होने के बावजूद एक बड़ा तबका विशेषकर निजी क्षेत्र में अन्याय एवं शोषण से जूझ रहा है। सबसे ज्यादा दुर्दशा असंगठित क्षेत्र में कार्य करने वाली महिला कार्यबल का है जहां उन्हें कम वेतन के साथ यौन हिंसा का भी सामना करना पड़ता है। हॉल के समय में आए 'मी टू मूवमेंट' कार्यस्थल पर हो रहे यौन शोषण जैसे गंभीर मामलों को उजागर किया था, जहां महिलाओं ने अपने साथ हुए यौन शोषण की घटनाओं को सोशियल मिडिया के जरिए पूरी दुनिया को बताया था।

समाज को बेहतर बनाने के लिए महिलाएं आगे आई हैं, फिर चाहे वो राजस्थान के सोड़ा गांव की एमबीए सरपंच छवि राजावत हो, देश की सबसे बड़ी सार्वजनिक क्षेत्र के बैंक का नेतृत्व करने वाली अरुंधति भट्टाचार्य या संघ लोक सेवा आयोग की सिविल सर्विस परीक्षा में प्रथम दर्जा हासिल करने वाली इरा सिंघल, टीना डाबी जैसी महिला प्रशासनिक अधिकारी। महिलाओं ने ऐसे-ऐसे क्षेत्रों में अपनी पहचान बनाई हैं जहां पुरुष प्रधान समाज ने अपनी पैठ बनाई थी, वो न्यूज चैनल में एंकरिंग हो, पायलट के रूप में वायुयान उड़ाना, वैज्ञानिक, उद्यमिता, छोटे-छोटे स्टोर से लेकर बड़ी-बड़ी कंपनियां चलाना, रक्षा जैसे संवेदनशील क्षेत्रों में भी अपनी क्षमताओं को साबित किया है। महिलाओं का सशक्त भूमिका में होना देश की प्रगति का द्योतक है, इसका सुखद परिणाम हमारे समक्ष आ रहा है और आशा है कि भविष्य में भी महिला शक्ति देश को गौरवान्वित करती रहेंगी।



## पहले उसे इंसान समझना होगा... !

“मां” आवाज़ सुन वो नींद में भी घबरा गई  
जागी तो सहम गई जब आसपास अपने बच्चे को ना पाया  
हाथ जब अपने पेट तक पहुंचा  
तब दिल को कुछ सुकून आया॥

ये दर्द ना जाने कितनी स्त्रियों के दिल में रहता है  
जब तक बच्चा है कोख में, तब तक भी बस सवाल चलता है  
कब तक बचा पाएंगे इस दुनियां से  
बस मन में सवालों का ज्वार उठता है॥

आज जब दुनिया एक तरफ चांद पर है  
दूसरी तरफ एक औरत की सिसकियां चार दीवारों में हैं  
कहने को तो स्त्री को समान अधिकार है  
आज भी ना जाने कितने घरों में ये बातें बेकार हैं॥

हर तरफ बात आज सम्मान की आती हैं  
कहां जाते हैं वो लोग जब मासूम बच्ची पर बुरी नज़र डाली जाती है  
किस तरह एक दिन में इतनी बातों का मेला हो जाता है  
बढ़ रही है बेटी....पढ़ रही है बेटी..... कितनी ऊंचाई पर है  
फिर क्यों अपने घर के फैसलों में उसको दूर रखा जाता है ॥

क्यों भूल जाते हैं वो इतनी सी बात  
हमारे देश में तो देवियों को पूजा जाता है  
लक्ष्मी, सरस्वती और काली सभी का उच्च स्थान होता है  
नन्ही कलियां सभी को चाहिए  
मगर केवल दूसरों के घरों तक, क्यों ये ताज नहीं चाहिए इन्हें अपने सिर पर ॥

बस यही डर में रो जाती है, ना जाने कितनी मां सिसक कर  
स्त्रियों के सम्मान में पहला काम यही करना होगा  
जो देना है सम्मान, पहले उसे इंसान समझना होगा ॥

बसती है जान उस शरीर में भी  
बढ़ता है अभिमान उससे तुम्हारा भी  
जो आज की पीढ़ी के दिल और दिमाग में इन बातों को बोया जाएगा  
तो शायद आने वाले समय में उसके लिए कोई दिन मनाना ना पड़े ! ॥



**मोनालिसा पंवार**

एकल खिड़की परिचालक  
एलआईसी शाखा, जोधपुर

## ROLE OF JUDICIARY IN WOMEN EMPOWERMENT AND GENDER EQUALITY

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“Freedom cannot be achieved unless women have been emancipated from all kinds of oppression”- Nelson Mandela

In the recent years we have been witnessing a positive and an increasing trend in women emerging out of the traditional gender roles and patriarchal stereotyping. The Indian Judiciary has played a constructive role in handholding the women to enforce their legal rights and establish their space in the public spheres. The Supreme Court of India witnessed a historic moment last year when three women took oath as judges of the Supreme Court, bringing the total count of women judges to four, out of a total of thirty three, the highest ever since the dawn of Independence.

The last Decade has witnessed the Hon'ble Supreme Court of India proactively coming forward and passing certain orders which can be termed as revolutionary in its true sense. It is interesting to note that these judgments spread over a wide horizon covering the property rights, employment rights, religious rights etc.

It would be reasonable to state that this trend started getting into limelight earlier in 2017, when the Supreme Court had declared the practice of Triple Talaq as unconstitutional by 3:2 majority, putting an end to gender discrimination suffered by Muslim women owing to arbitrary divorce.

Another Judgment amongst this series of judgments would be the decision of the Supreme Court in **Vineeta Sharma v Rakesh Sharma**<sup>1</sup>, wherein the Court had put an end to the injustice rendered upon the daughters by the classic Shastric Hindu law by excluding the daughter from

being coparcener in a joint Hindu family. Under this Judgment, the Apex Court had recognised the equal rights of daughters in coparcenary property. It was clarified by the Court that the provisions contained in substituted Section 6 of the Hindu Succession Act, 1956 confer status of coparcener on the daughter born before or after amendment in the same manner as son with same rights and liabilities. In one of the more recent pronouncements, the Supreme Court has clarified that a daughter is capable of inheriting the self-acquired property or share received in the partition of a coparcenary property of her Hindu father dying intestate.<sup>2</sup>

The contribution of the women who dedicates their life within the four walls of her household is unrecognised and unaccounted for even while computing GDP of the economy. Terming this attitude as “problematic” the Supreme Court has observed that in India, according to the 2011 Census, nearly 159.85 million women stated that "household work" was their main occupation, as compared to only 5.79 million men. The conception that house makers do not "work" or that they do not add economic value to the household is a problematic idea that has persisted for many years and must be overcome. It was observed by the Court that even though house makers are not paid but they do add economic value to households. Instead of stopping at this point, the Court went further and even provided suggestion to the Government as to how the notional income for home makers may be computed.<sup>3</sup>

The instances of judicial interference in the defence administration have been quite rare in India, but the previous years seem to be an exception for this practice

1 (2020) 9 SCC 1

2 Arunachala Gounder (Dead) Vs Ponnusamy, 2022 LiveLaw (SC) 71

3 Kirti v Oriental Insurance Company LL 2021 SC 2

wherein we have witnessed the Court interfering in an unprecedentedly strong manner in enforcing the rights of the Lady Officers of the Armed Forces. Holding that the administrative requirements adopted by the Army while considering the applications of Women Short Service Commission Officers seeking Permanent Commission were arbitrary and irrational, the Supreme Court went ahead to underscore that the Permanent Commission was not just a legitimate expectation for women but a right accrued to them.<sup>4</sup> Following this line of thought the Court has recently passed another Order allowing women to take the admission exam to National Defence Academy (NDA).<sup>5</sup>

Taking cue from these orders, the Kerala High Court in one of its recent judgment<sup>6</sup> has held that a woman who is fully qualified cannot be denied of her right to be considered for employment on the ground that she is a woman and because the nature of the employment would require her to work during night hours.

Observing several stereotypical and avoidable observations and remarks under some of the judicial pronouncements by the lower Courts, which were not gender sensitive, the Supreme Court observed that the courts should desist from expressing any stereotype opinion, to the effect that:

1. women are physically weak and need protection;
2. women are incapable of or cannot take decisions on their own;
3. men are the "head" of the household and should take all the decisions relating to family;
4. women should be submissive and obedient according to our culture;
5. "good" women are sexually chaste;
6. motherhood is the duty and role of every woman, and assumptions to the effect that she wants to be a mother;
7. women should be the ones in charge of their children, their upbringing and care;
8. being alone at night or wearing certain clothes make women responsible for being attacked;
9. a woman consuming alcohol, smoking, etc. may justify unwelcome advances by men or "has asked for it";

10. women are emotional and often overreact or dramatize events, hence it is necessary to corroborate their testimony;
11. testimonial evidence provided by women who are sexually active may be suspected when assessing "consent" in sexual offence cases; and
12. Lack of evidence of physical harm in sexual offence case leads to an inference of consent by the woman.

It appears that judiciary is far ahead compared to the Executive and Legislature Branches of the Government regarding avoiding gender stereotypes and the requirement of gender sensitisation. The Supreme Court has recently directed the Bar Council of India (BCI) that it should consult subject experts and circulate a paper for discussion with law faculties and colleges/universities in regard to courses that should be taught at the undergraduate level, in the LL.B program with respect to rights of women. The Court further observed that BCI require topics on sexual offences and gender sensitisation to be mandatorily included in the syllabus for the All India Bar Examination. We may hope that these directions will inspire the educationists as well as the Government to initiate measures to make such sensitisation a part of the syllabus right from the secondary education.

We are fair in assuming that the judiciary who is the guardian of the Indian constitution has always taken steps regarding women rights as evident from the landmark judgments of **Vishaka and others Vs State of Rajasthan**<sup>7</sup>, where Supreme Court framed the guidelines against sexual harassment at work place as also in **Mary Roy V State of Kerala**,<sup>8</sup> wherein Supreme Court vide its judgment elevated the status of Syrian Christian women so that they became entitled for equal share in intestate succession as men with retrospective effect from 1951 to name a few.

Judiciary is still continuing its mission even in the present times and has always fought against any discrimination on the basis of sex as enshrined under Article 15 and 16 of the Constitution of India.

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4 Lt Col Nitisha and othes v Union of India and others (LL 2021 SC 181)

5 Kush Kalra v UOI

6 Treasa Josfine vs State Of Kerala

7 AIR 1997 SC 3011

8 1986 AIR 1011

# THE ABSOLUTE NORMAL DAYS



**Janapriya D**

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## Night

The street lights were gleaming all through the pathway. The sea breeze was happily ricocheting off the bridge. The streets were deserted and the roads adorned with bright white lights. The trees were swaying in sync with the soothing music coming from the nearby hotel. It was a cold night.

Those five men were sitting on the bench near the sea. As they were laughing together with cigarettes and beer bottles in their hands, they saw a girl, far away, walking towards them all alone. She was shivering in the cold night and was trying hard to keep herself warm. The men looked at each other, as they stopped laughing. One of them turned around to see if anyone was there. There was no one around except these five men and the girl, far away. Suddenly, a car passed by these five men, with loud music and stopped near the bench. A group of middle aged people, men and women, got out with kids, they stood near the bridge, clicked many photos. As they were about to get inside the car, they noticed the five men. The men immediately put away their beer bottles and stared at the group. Those people got inside the car, again with the loud music on and went through the streets. The kids were still waving at the trees as the car passed by.

The girl was coming nearer. The five men didn't move from their bench, it was as if they were planning something. Their eyes were turning red. The girl came



near and asked "Can I have a taxi?" All of them looked at each other, and nodded a NO. The girl looked confused. Then one of them came nearer and said "Madam, we are really sorry. We thought, there would not be any bookings, so thought of enjoying a bit. Sorry. Now, having drunk, we should not drive. As we saw you walking, we searched for other drivers, but couldn't find anyone". The girl said ok and continued walking. As she was walking, she heard the sound of a motorbike, she hastily stepped into the road and waved for a lift. The motorbike stopped near her and offered her the lift. After a while, the motorbike slowed down near her house and she got out saying thanks to the rider and walked into her house.

## The working day

The father ran behind the school van with his little kid, shouting at the top of the voice. The kid was giggling and was enjoying the ride on her father's shoulders. Her father said, "Are you laughing? Yea, yea, you can laugh, I had to run behind you all this while to make you get ready for school and now you are laughing even after being late. What shall I do with you? By the way do finish your lunch today. I have made your favorite fried rice." Saying this he placed a kiss on the kid's cheek. The bus stopped and the conductor said to the father "You are having good exercise every day sir, running behind the school van." The kid got into the van and as the van was about to start the kid screamed "Dad, my water-bottle!" He then noticed that the water bottle was hanging from his neck and immediately gave it to the conductor. They both had a hearty laugh.

He rushed into the house and saw his wife doing the laundry. He asked "Why are you not ready yet?" "Have you had your breakfast?" "I guess you don't eat anything these days". The wife blinked her eyes and said "Come, Let's have breakfast. We will have it together today". He

said "That's great. Good that your meeting ended only early in the morning today. We got some time to spend in the morning or else by this time you would have already left. Let's make up for our yesterday's dinner plan which got cancelled. Thanks to your meeting! He he." The wife pinched her husband and he faked a cry! They both laughed. They both went out to their garden and started having their breakfast "Yummmmm! You make the best pancakes in the world!" The wife told her husband! The husband pulled up his collar! They shared stories of the last day and enjoyed their morning.

There was a car horn, hearing this, the wife stepped out of the house and the chauffeur opened the door for her. She said it's ok and caught hold of the door and got in. As she turned to wave her husband a good bye, she saw her husband patting the shoulder of his chauffeur. They both waved each other with a smile. The two cars moved out of the courtyard and Sanoj bai rushed to close the front gate. The flashing beams of red and blue lights from the top of the cars fell on Sanoj bai's face.

### The decision

The building was soaring high. That was the company's first project. The workers were in full enthusiasm. The sounds of machines, pulleys, trolleys everything enhanced the whole mood! Everyone was very eager to complete this project.

The team was working hard for the past 5 years to build this company up. It was really hard for them to get into the market. They struggled a lot to get a project, the only way through which they could inform their presence to the people around. Everyone hesitated to give assignments to a starter. No one was ready to take risks, especially when it comes to big projects. Now, that someone has taken risk, they wanted to put in their best efforts and accomplish the task. This will definitely decide their future.

The company was started by 5 youngsters, Amit, Rohan, Mahima, Karan and Krishnan, who were working in other firms which were also start ups. So for each one of them this was a massive project but at the same time, the one to prove their worth. They have been putting their sweat and blood into it.

"What are those cracks in the roof?" One of the workers said to his co worker. The co worker turned up and seeing the cracks said, "Oh yes! It's all over there. What will we do now? We will have to inform them." They immediately went to the site engineer and told this. He got perplexed. The project has to be finished soon. There was tremendous pressure on them. He didn't know how to inform the bosses. He gained his strength and called up one of the five owners of the company. There was no response from the other side after he told about the roof. After 2 minutes of silence it was told "We will see. Don't worry". The phone was cut.

A car came to the work site. 5 persons got out of the car. They were young, but they have started having grey hairs. The five of them rushed to the 10th floor. The roof had cracks all over. One of their phones rang. It was the client's call. "Yes sir, you can definitely fix the inauguration date. It will be completed within the promised date" Mahima told. The four others looked at her and were showing all signs to stop her from giving the commitments. She waved her hand signing as if it will be managed.

Karan told "Let's decide what to do". Everyone started saying their ideas. Every idea had one or the other issues. Nothing could work out. Everyone was dejected. The discussions went on. Finally after an hour the five came out of the room smiling.

It's the inauguration day. The building looked beautiful. The crowd was cheering. The client went to the five of them and said "You guys have done a wonderful job! It's amazing. It's like a dream come true for me." Amit responded: "Thank you so much sir for trusting us. At one point, we didn't know what to do. We thought the project was going out of our hands. Nothing could work out for us. The only thing we had was that we trusted each other and respected each other's decision. That day we trusted more on Mahima's decision and it turned out like this! The client shook hands with Mahima and moved to receive the guests.

All five of them hugged each other and danced! After all it's their first sweet success! And many more to come!

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# हिंदुस्तान का दिल - दिल्ली



**श्रीप्रिया राजेश**

सहायक प्रबंधक  
गुलमोहर कॉलोनी शाखा  
भोपाला

वर्ष था 2019। श्रीभगवद्कृपा से अंतर-बैंक प्रतियोगिता में 'तृतीय पुरस्कार' प्राप्त हुआ था जिसके लिए दिल्ली में पुरस्कार समारोह के लिए आमंत्रित किया गया था। एक सप्ताह का समय मिला था और मैंने अपने मम्मी-पापा को राजी कर दिल्ली के लिए तीन टिकट बुक करवा ली थी।

हम लोग दिल्ली जाने के लिए बहुत उत्सुक थे। इसी बीच हमने दिल्ली के बारे में इंटरनेट पर थोड़ी जानकारी हासिल की। हमें यह ज्ञात हुआ की चंदबरदाई की रचना 'पृथ्वीराज रासो' में तोमर वंश राजा अनंगपाल को दिल्ली का संस्थापक बताया गया है। ऐसा माना जाता है कि उसने ही 'लाल-कोट' का निर्माण करवाया था और लौह-स्तंभ दिल्ली लाया था। दिल्ली में तोमर वंश का शासनकाल 900-1200 ईसवी तक माना जाता है। कुछ इतिहासकार कहते हैं कि तोमरवंश के एक राजा धव ने इलाके का नाम 'ढीली' रख दिया था क्योंकि किले के अंदर लोहे का खंभा ढीला था और उसे बदला गया था। यह 'ढीली' शब्द बाद में दिल्ली हो गया। एक और तर्क यह है कि तोमरवंश के दौरान जो सिक्के बनाए जाते थे उन्हें देहलीवाल कहा करते थे। इसी से दिल्ली नाम पड़ा।

दिल्ली जाने का समय आ चुका था। हम अपने नियत समय पर ट्रेन में बैठ गए थे और अगली सुबह ही हम हज़रत निजामुद्दीन पहुँच गए थे। आयोजन शाम को होना था तो हमने सोचा कि पहले हम अपने होटल पर जाकर थोड़ा आराम कर लेंगे फिर आसपास की जगह देख लेंगे। हम नजदीकी स्टेशन से मेट्रो ट्रेन लेकर अपने गंतव्य स्थल तक पहुँच गए थे।

यह बात उल्लेखनीय है कि मेट्रो बनवाकर सरकार ने अभूतपूर्व कार्य किया है। सरकार ने इस अत्याधुनिक साधन के माध्यम

से आम जन तक यातायात की सुविधा कम कीमतों पर मुहैया करवाई है।

चूँकि, हम लोग सुबह ही दिल्ली पहुँच गए थे और शाम तक का समय हमारे पास था, तो हमने 'शुरुआत' की अक्षरधाम मंदिर से।

'अक्षरधाम मंदिर' को विश्व का सबसे विशाल हिन्दू मंदिर माना जाता है। इस मंदिर की एक और विशेष बात यह है कि इसे बनाने में सिर्फ पाँच साल का समय लगा था, यह निश्चित ही आश्चर्यदायक बात है। तक्ररीबन 11000 कलाकारों और अनगिनत सहयोगियों ने मिलकर इस विशाल मंदिर का निर्माण किया था, नवंबर 2005 में इस मंदिर की स्थापना की गयी थी। यह बहुत ही भव्य मंदिर था और यहाँ के परिसर से हमने एक टी-शर्ट भी खरीदी जिस पर अक्षरधाम का नाम भी अंकित था।

यहाँ से लोटस टेम्पल करीब-करीब 30 मिनट की दूरी पर था पर हमारे पास अभी काफी वक़्त था तो हमने निर्णय लिया कि हम मेट्रो रेल से ही अपनी यात्रा करेंगे। यहाँ यह कहना अतिशयोक्ति नहीं होगी कि मेट्रो ने हमारा पूरा सफर आनंदमय एवं सहूलियत से भरा हुआ बना दिया।

'लोटस टेम्पल', भारत में दिल्ली में स्थित है, एक बहाई हाउस ऑफ उपासना है जो दिसंबर 1986 में समर्पित की गई थी, जिसकी लागत 10 मिलियन थी। अपनी फूलों जैसी आकृति के लिए उल्लेखनीय, यह शहर में एक प्रमुख आकर्षण बन गया है। धर्म के सभी बहाई घरों की तरह, लोटस टेम्पल सभी के लिए खुला है, धर्म या किसी अन्य योग्यता की परवाह किए बिना। हमें यह जानकर बहुत ही आश्चर्य हुआ कि यह बहाई

मंदिर है जहाँ न कोई मूर्ति है न ही कोई पूजा पाठ की जाती है। लोग यहां आते हैं शांति और सुकून का अनुभव करने। 'कमल मंदिर' पर्यटकों के लिए सुबह 9 बजे से शाम 7 बजे तक खुलता है। जबकि सर्दियों में सुबह 9:30 बजे खुलकर शाम को 5:30 बजे बंद भी हो जाता है। अगर आप 'कमल मंदिर' जाएं तो मंगलवार से रविवार के बीच ही जाएं, क्योंकि सोमवार को 'कमल मंदिर' बंद रहता है। मंदिर में हर दिन नियमित अंतराल पर 15 मिनट के प्रार्थना सत्र आयोजित होते हैं।

ये दो जगह देखने और शांति का अनुभव करने के बाद हम वापिस अपने रूम में आ गए। दुपहर का खाना खाने के पश्चात् हमने कुछ देर विश्राम किया। हम शाम को होने वाले पुरस्कार वितरण समारोह में जाने के लिए तैयार हो गए और कुछ दूर पर स्थित अपने स्थान पर पहुँच गए।

यह कहे बिना रहा नहीं जा सकता कि बैंक का मुख्यालय अत्यंत विशाल एवं भव्य था। आयोजन में अलग-अलग गतिविधियां रखी गयी थीं एवं आयोजन में कुंवर बेचैन जैसे मशहूर काव्य हस्तियों ने चार चाँद लगा दिए थे। समारोह के पश्चात्, उनके हॉल में जलपान की सुविधा रखी गयी थी, यह सब होते-होते रात के करीब 10 बज चुके थे। अतः हम वापिस आकर सो गए और इस प्रकार हमारा प्रथम दिन समाप्त हुआ।

अब हमारे पास पूरा दूसरा दिन था जिसमें हमने मुख्यतः अधिकांश जगह घूमने की ठानी। सुबह-सुबह हम लोग लाल किले को देखने निकल पड़े। लाल कोट से लगभग 24 किलोमीटर दूर आगे 'लाल किला' था जिसका निर्माण मुगल बादशाह शाहजहाँ ने करवाया था।

लाल किले के स्ट्रक्चर में मुख्य रूप से उसकी दीवारें, मुख्य दरवाजा, दर्शक हाल, यमुना नदी के तट पर बना शाही महल है। इसके अलावा, आपकी जानकारी के लिए नीचे अन्य स्थानों का उल्लेख किया गया है -

- ♦ **छाबरी बाजार** - यह लाल किले के सामने मौजूद है।
- ♦ **लाहोरी दरवाजा** - लाल किले का यह मुख्य दरवाजा है,

लाहौर की तरफ मुख होने से इसे ये नाम दिया गया। आज़ादी के बाद से यहां हर साल ध्वजारोहण होता है, और यहाँ की बालकनी से प्रधान मंत्री देश के नाम अपना संदेश देते हैं।

- ♦ **दिल्ली दरवाजा** - यह किले के दक्षिण की ओर है। इसका रूप, बनावट बिल्कुल मुख्य लाहोरी दरवाजे जैसी है। इस दरवाजे के दोनों ओर पत्थर के विशाल हाथी बने हुए हैं। इसे औरंगज़ेब के द्वारा तोड़ दिया गया था, लेकिन 1903 में इसे लार्ड के द्वारा फिर से बनवाया गया।
- ♦ **पानी दरवाजा** - यह छोटा दरवाजा है, जो दक्षिण पूर्व में स्थित है। यह नदी के तट के समीप था, इसलिए इसका यह नाम पड़ गया।
- ♦ **चट्टा चौक** - लाहोर गेट से अंदर जाते ही चट्टा बाजार है, यहाँ मुगलों के समय में हार्ट लगा करता था, जहाँ सिल्क के अलावा, ज्वेलरी और अन्य बनी-बनाई वस्तुएं बेची जाती थीं।
- ♦ **नौबत खाना** - इसे नक्कर खाना भी कहते हैं। नौबत खाना का अर्थ फाटक या द्वार के ऊपर का वह स्थान जहाँ बैठकर नौबत नामक वाद्य बजाया जाता है। लाहोर गेट के पूर्वी ओर ये स्थित है, यह महल संगीतकारों के लिए विशेष रूप से बनाया गया था, यहां यात्रियों के लिए संगीत संध्या आयोजित की जाती थी।
- ♦ **दीवान-ए-आम** - दीवान-ए-आम आगरा किले में स्थित मुगल बादशाह का प्रमुख सभागार था। यह राजा का मुख्य सभागार हुआ करता था, यहाँ वे सारे फैसले लिया करते थे। यह 540 फीट चौड़ा व 420 फीट गहरा बना हुआ था, जिस चारों ओर गैलरी बनी हुई थी। इसके सामने जनता के लिए हॉल भी था।
- ♦ **मुमताज महल** - यह राजाओं की पत्नी व दासियों के लिए बना हुआ था, यहाँ आज के समय में संग्रहालय है।
- ♦ **रंग महल** - यह भी मुमताज महल की तरह ही रानियों के

लिए बना हुआ था। यहाँ बीच में एक पूल भी था जिसे 'नहर-ए-बहिस्त' (यह एक नहर थी, जो यमुना नदी से महल को जोड़ती थी) के द्वारा भरा जाता था।

- ♦ **दीवाने खास** – दीवाने आम की उत्तरी ओर दीवाने खास बनाया गया था। इसे संगमरमर और बहुमूल्य पत्थरों से बनाया गया था। यह राजा का पर्सनल रूम हुआ करता था, जिसका प्रयोग विशिष्ट लोगों के लिए किया जाता था।
- ♦ **मोती मस्जिद** – इसे औरंगजेब के द्वारा 1659 में बनवाया गया था, ये औरंगजेब की निजी मस्जिद थी। इसे सफेद संगमरमर का उपयोग करके बनवाया गया था।

लाल किले के ठीक सामने ही चांदनी चौक एवं शीश गंज गुरुद्वारा है। चांदनी चौक होलसेल विक्रेताओं के लिए प्रसिद्ध बाजार है। यहां पर आपको कई प्रकार के मसाले, ड्राई फ्रूट्स, सिल्वर ज्वेलरी और साड़ियों के अलावा कई खूबसूरत और करामाती चीजों का मिश्रण मिल जायेगा।

शीश गंज गुरुद्वारा शहीदों के इतिहास वाले सबसे महत्वपूर्ण ऐतिहासिक गुरुद्वारों में से एक है। इस ऐतिहासिक स्थल पर, 1675 में मुगल बादशाह औरंगजेब ने नौवें सिख गुरु तेग बहादुर को इस्लाम कबूल करने के लिए कहा था, परन्तु गुरुजी ने मना कर दिया गया था। ऐतिहासिक कथाओं के अनुसार जब गुरु तेग बहादुर की मृत्यु हो गई थी तो यहां तक कि उनकी लाश को भी नहीं लेने दिया गया था, तो अचानक बारिश आई थी, उनके दो चेलों ने उनका शरीर और सिर लेकर भाग गये और फिर अंतिम संस्कार किया था। वर्तमान गुरु द्वारा संरचना का निर्माण 1930 में किया गया था। इस गुरुद्वारे की मुख्य संरचना इसका विशाल व खुला हॉल है।

चलते-चलते हमें एक बहुत ही रोचक म्यूजियम के बारे में पता चला। यह था- सुलभ इंटरनेशनल शौचालय संग्रहालय।

सुलभ इंटरनेशनल द्वारा संचालित दिल्ली में स्थित एक

संग्रहालय है जो स्वच्छता तथा शौचालयों के वैश्विक इतिहास को समर्पित है। टाइम पत्रिका के अनुसार यह संग्रहालय विश्व के सबसे विचित्र संग्रहालयों में से एक है।

तत्पश्चात्, हम तीनों, पालम दिल्ली में स्थित, एयर फोर्स म्यूजियम देखने गए। यहाँ भारतीय वायु सेना के इतिहास को दर्शाते हवाई जहाजों एवं हथियारों का संग्रह और यहां हवाई जहाजों एवं हथियारों को बड़ी मात्रा में प्रदर्शन के लिए रखा गया है। उसी परिसर में एयर फोर्स का स्टोर भी था जहाँ से हमने एक एयर फोर्स की कैप एवं एक टी-शर्ट ली।

आधा दिन निकल चुका था, हमने वहीं से बस ली और सीधे राजघाट पहुंचे। राजघाट यमुना नदी के किनारे महात्मा गाँधी मार्ग पर स्थित है। यह दिल्ली का सबसे लोकप्रिय आकर्षण है और प्रतिदिन हजारों पर्यटकों को अपनी ओर खींचता है। यह स्मारक काले संगमरमर की बनी एक वर्गाकार संरचना है जिसके एक किनारे पर मशाल जलती रहती है। इसकी चारों ओर कंकड़युक्त फुटपाथ और हरे-भरे लॉन हैं और स्मारक पर 'हे राम' गुदा हुआ है क्योंकि ऐसा माना जाता है कि महात्मा के ये अन्तिम शब्द थे।

ज्यादा देर न रुकते हुए हम 'इंडिया गेट' की तरफ बढ़ गए जहाँ हमने 'नेशनल वॉर मेमोरियल' भी देखा। इंडिया गेट के पास बने वॉर मेमोरियल को देखने के लिए देश के कोने-कोने से लोग आते हैं। इतना ही नहीं जो भारतीय विदेश में रहते हैं और देश आए हैं, वे भी शहादत की इस मिसाल को देखने का अवसर खोना नहीं चाहते। यह युवाओं में सेना के प्रति जोश और समर्पण का भाव बढ़ा रहा है।

तेज़ी से समय बीतता गया और इसी प्रकार हमारी दो दिन की सुनहरी यात्रा समाप्त हो चुकी थी, पर दिल्ली के इस सफर ने हमारे मानस पटल पर अमिट छाप छोड़ दी थी। हम यही आशा करते हैं कि इस प्रकार के आयोजन भविष्य में भी हों जिसके माध्यम से हम भी भिन्न-भिन्न संस्कृतियों से अवगत हो सकें।

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## पहचान ...!



**मेधा सागर चिपकर**

प्रबंधक

मा.सं.प्र. अनुभाग, अंचल कार्यालय, मुम्बई

नारी हूँ शक्ति हूँ मैं  
विशाल हृदय का रूप हूँ मैं  
धैर्य हूँ सहनशील हूँ मैं  
आशा की जलती लौ हूँ मैं ॥

सौंदर्य हूँ संगीत हूँ मैं  
निस्सीम प्रेम की परिभाषा हूँ मैं  
छाया हूँ ममता हूँ मैं  
मां का स्वरूप हूँ मैं ॥

शौर्य हूँ पराक्रमी हूँ मैं  
नम्रता का परिचय हूँ मैं  
निडर हूँ निःस्वार्थी हूँ मैं  
विश्वास की कृति हूँ मैं ॥

विवश हूँ मैं हारी हूँ मैं  
प्रयत्नों की कड़ी हूँ मैं  
दया हूँ धर्म की मर्यादा हूँ मैं  
निर्गम की अनमोल सौगात हूँ मैं ॥

वैभव हूँ मुक्त हूँ मैं  
आत्मा की जननी हूँ मैं

नारी हूँ शक्ति हूँ मैं ॥

## नारी



**सोनिया सैन**

एकल खिड़की परिचालक  
अंचल कार्यालय, जयपुर

ना अबला हूँ न बेचारी हूँ, मैं आज के युग की नारी हूँ ।  
कम करके मुझको मत आंकों, मैं सारे जग पे भारी हूँ ॥

ना अबला हूँ न बेचारी हूँ, मैं आज के युग की नारी हूँ ।  
सदियों से जी औरों के लिए, सदियों से ही अत्याचार सहे,  
मेरे भी कुछ सपने हैं, ऐसे घुट-घुट के कौन जिए ॥

नहीं डरती हूँ दुनिया से, अपनों से सदा हारी हूँ,  
कम करके मुझको मत आंकों, मैं सारे जग पे भारी हूँ ॥

मैं बाहर काम पे जाती हूँ, परिवार का हाथ बटाती हूँ,  
हर काम में हिस्सा लेती हूँ, गृहस्थी की गाड़ी चलाती हूँ ॥

माँ शारदा की वीणा हूँ मैं, माँ काली की कटारी भी,  
कभी द्रौपदी, दुर्गा, सीता और सिंघनी की चीत्कार कभी ॥

संस्कार सभी अपनाती हूँ, परिवार का मान बढ़ाती हूँ,  
जब सवाल उठे मेरी आन-बान पे, चंडी भी बन जाती हूँ ॥

ना अबला हूँ न बेचारी हूँ, मैं आज के युग की नारी हूँ ।  
कम करके मुझको मत आंकों, मैं सारे जग पे भारी हूँ ॥



**Bharathi D**

SWO-A

Zonal Inspectorate  
HO, Bengaluru

## THEY KNOW NOT

Pounding of pestle, tinkling of vessel  
Mixing, grinding, blending and blanching  
To make an aroma so enticing  
The profound feeling to satiate hunger  
Of all, leave not even a monger  
Oh! They know not--

**How wonderful it is to be a woman.**

The exciting exhilaration  
Progression and transition  
Maiden to mother-- an enthrallment  
Sweetness of completeness--to a man bereft  
Oh! They know not--

**How wonderful it is to be a woman.**

How else do you connote a life full of worth  
But to nurture another life right from its birth  
The depth of unconditional love to give up oneself  
For the joy and well being of a puny elf  
Oh! They know not—

**How wonderful it is to be a woman.**

Desires subtle, untranslated and suppressed  
By every life she cared for and harnessed

Unveil to her by pure intuition  
For she's an embodiment of love  
To its absolute perfection.  
Oh! They know not –

**How wonderful it is to be a woman.**

The heart to embrace all  
No matter how big or small  
And treat them as close pals  
By breaking all barriers and walls  
Listen patiently to a sapling's call  
Or to a tree that stands mighty tall  
Oh! they know not –

**How wonderful it is to be a woman.**

Balancing the juggling act  
Like having signed a daily pact  
Tirelessly for years on end  
As if fulfilling a seamless errand  
Have you ever seen a daily winner  
It's **THE LADY**- despise not her as a commoner  
**It indeed is wonderful to be a woman.**

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# UNION BUDGET FY 2022-23

## TOWARDS INCLUSIVE DEVELOPMENT THROUGH NARI SHAKTI



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

The Union Budget FY2022-23 was presented on 1st February 2022, with a vision to lay foundation & give blueprint of the economy over 'Amrit Kaal' of next 25 years, from India at 75 to India at 100. To achieve this vision of equitable, sustainable and inclusive growth in the 'Amrit Kaal', due focus has been given for the development of 'Nari Shakti' in the Union Budget 2022. Accordingly, all major schemes of the Ministry of Women and Child Development have been classified under 3 umbrella schemes viz. Saksham Anganwadi and Poshan 2.0, Mission Vatsalya and Mission Shakti, for effective implementation of various schemes and programmes. Budget allocations for these key schemes are given in the following table;

Budget Allocations for Key Schemes of Ministry of Women & Child Development (₹ in Cr)					
Sl. No.	Umbrella Scheme	Schemes included	FY2021-22 (Revised Estimate)	FY2022-23 (Budget Estimate)	% y-o-y Change
1	Saksham Anganwadi and POSHAN 2.0	Umbrella ICDS - Anganwadi Services, Poshan Abhiyan, Scheme for Adolescent Girls)	20,000	20,263	1.3%
2	Mission VATSALYA	Child Protection Services and Child Welfare Services	830	1472	77.3%
3	Mission Shakti (Mission for Protection and Empowerment for Women)	SAMBAL (One Stop Centre, Mahila Police Volunteer, Women's Helpline/Swadhar/ Ujjawala/Widow Homes etc.) SAMARTHYA (Beti Bachao Beti Padhao, Creche, Pradhan Mantri Matru Vandana Yojana/ Gender Budgeting/Research/	2121	3184	50.1%

Source: Union Budget 2022 Document

### About the Schemes :

**Saksham Anganwadi :** According to Union Budget 2022, Saksham Anganwadis are new generation anganwadis that have better infrastructure and audio-visual aids, powered by clean energy and providing improved environment for early child development. It has been announced that two lakh anganwadis will be upgraded under the scheme.

**Mission POSHAN 2.0 :** Mission POSHAN 2.0 is an Integrated Nutrition Support Programme, which

addresses the challenges of malnutrition in children, adolescent girls, pregnant women and lactating mothers. The scheme seeks to create a convergent ecosystem to develop and promote practices that nurture health, wellness and immunity. This scheme is the culmination of the Supplementary Nutrition Programme and Poshan Abhiyan.

The budget allocated for Saksham Anganwadi and POSHAN 2.0 is ₹ 20,263 crore for FY2022-23, an increase of 1.3% over revised estimate for FY2021-22.

**Mission VATSALYA** : The objectives of the mission Vatsalya is to secure a healthy and happy childhood for every child in India, foster a sensitive, supportive and synchronized ecosystem for development of children, assist States/UTs in delivering the mandate of the Juvenile Justice Act 2015 and achieve the Sustainable Development Goals (SDGs). According to the Budget document, these objectives are to be achieved through improvement of functions of statutory bodies, strengthening of service delivery, upscaling institutional care/services, encouragement for non-institutional community-based care, emergency outreach services and training & capacity building of duty holders. For Mission VATSALYA (Child Protection Services and Child Welfare Services), the Budget has allocated ₹ 1472 crore for FY2022-23, an increase of 77% from revised estimate of FY2021-22.

**Mission Shakti** : This mission envisages a unified citizen-centric lifecycle support for women through integrated care, safety, protection, rehabilitation and empowerment to unshackle women as they progress

through various stages of their life. Mission Shakti has two sub-schemes, 'Sambal' and 'Samarthya'. While the "Sambal" sub-scheme is for safety and security of women, the "Samarthya" sub-scheme is for empowerment of women. The budget allocated for Mission Shakti is ₹ 3184 crore for Financial Year 2022-23, an increase of 50% from revised budget estimate of FY2021-22.

While the vision for inclusive development of women through the above mentioned schemes are well intentioned, the budget allocations for schemes like, Mahatma Gandhi National Rural Employment Guarantee Program (MGNREGS) and programme for development of other vulnerable sections have been reduced, where women are a large number of the beneficiaries. Particularly, the budgetary allocation for MGNREGA has been reduced by 25.5% from the revised estimates of ₹ 98,000 crore in FY2021-22 to budget estimates of ₹73,000 crore in FY2022-23, which will negatively impact the move towards achieving inclusive development of women.



**I truly believe that liberty for a woman comes from the ability to make financial decisions for her Life.**

**REEMA BINT BANDAR AL SAUD, SAUDI ARABIAN AMBASSADOR TO THE US**



# She



**Elizabeth Netto**  
AGM  
CAM Wing, HO

Nikita woke with a start at the shrill sound of the alarm. Noiselessly she got off the bed and stared at the darkness through the window. It was 5.00 am and she realised that this was the second Saturday, a holiday for her at the Bank where she worked. But was this a "holiday" for her she wondered. Could she afford to relax all day long? Her bag lay on the table stuffed with papers and notes which she carried from office hoping to clear the backlog at home and meet the deadline given by her Boss. In reality it seemed impossible to fit this work in her tight schedule for today. The thought of all the pending household chores filled her mind - the laundry to be done, cupboards to be arranged, weekend special dishes which the family relished and the list seemed to go on and on.....



The room was quiet and her husband lay sleeping peacefully, unaware of the turmoil within her. The children were in their rooms and once they are awake, they would keep her on her toes all day long. Is this my role in life? she pondered. Why did the whole household chores have to be centred around her? How unfair everything seemed to be. The balance of life seemed to tilt unfavourably against her! What if I was a HE and not a SHE, would my life be different and far easier she wondered.

As these thoughts flitted across her mind, she gazed once more out of the window and saw the first streaks of dawn light up the sky and heard the sweet chirping of birds. How beautiful and calm the world seemed to be in contrast to the storm raging within her.

A small stifled cry from the room next door caught her attention and instinctively she ran to the nursery and picked up Gia in her arms. As she held her tightly in a warm embrace, little Gia stopped crying, yawned and gave her a sleepy smile. It was as though the floodgates of happiness opened and beams of sunshine filled her heart.

A new realisation dawned on Nikita and she felt at peace, filled with renewed zeal and energy, knowing that her Creator gave her a unique role which only SHE could fulfil. Yes indeed she felt the joy of being a woman, blessed to be part of God's plan of creation and to reign supreme in her kingdom called HOME.

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## Women in the forefront of progress and development



**Veena Girimaji R**  
Senior Manager  
Vigilance Wing  
Head Office, Bengaluru

India, for ages has always placed Women on a high pedestal, be it in divine forms, warrior-like qualities, able administrators, et al. Many references to the above effect can be drawn from ancient scriptures and religious scripts.

*“Women are worthy of worship. They are the fate of the household, the lamp of enlightenment for all in the household. They bring solace to the family and are an integral part of Dharmic life. Even heaven is under the control of women. The gods reside in those households where women are worshipped and in households where women are slighted, all efforts at improvement go in vain.”*

~ Manusmriti 3-56

*“The sun god follows the first illuminated and enlightened Goddess Usha (dawn) in the same manner as men emulate and follow women.”*

~ Atharvaveda Samhita, Part 2, Kanda 27, sukta 107, sloka 5705.

In simpler terms, SHE encompasses HE or HE is an integral part of SHE !!! They are like two faces of a coin, inseparable and rendering totality when considered together.

However, we have seen many distortions to the above perspective in the recent past history. Due to foreign invaders of India, whose objective was to loot the wealth of the country and destroy the cultural lineage of our country, various social evils drawing reference to age-old and logical traditions of India, were made prevalent in the society. This includes Sati system.

The first point to realise about Sati is that Goddess Sati, consort of Lord Mahadeva, after whom the practice is named, did not commit Sati in the form that it is known today. In modern times sati was supposed to be committed by a widow on the funeral pyre of her husband. Lord, Mahadeva, consort of Goddess Sati, is



Swayambhu, i.e., is self-born and without parents and is eternal and lives forever. He was very much alive when Goddess Sati created Yogagni which consumed Her body. Only the likes of Goddess Sati have the spiritual powers to create Yogagni. What was practised as Sati in recent past was just plain murder. When Rani Padmawati killed herself she did it to prevent herself from falling in the hands of the enemies.

But then so many men have committed suicide to avoid falling in the hands of their enemies. Why isn't this called Sati? In our scriptures there are hardly any instances of women self immolating themselves upon the death of their husbands. The three queens of King Dasaratha were widowed but none committed self immolation. All the wives of Lord Krishna were widowed, but none committed self immolation.

This was later exalted to the status of a good religious practice by so-called pundits who saw, in this practice, the opportunity to make bucks, quick as well as sustained as sati shrines became venerated among the population. Madri, widow of Pandu, did self immolate herself on her husband's funeral pyre but she did this of her own volition and, probably out of a sense of guilt, since their coming together in love, according to the Mahabharata,

was the cause of Pandu's death. Hence, let us be clear: Sanatana Dharma does not advocate or sanctify sati.

A few inspiring personalities in the 19th Century onwards have broken the shackles of Patriarchy and Stereotyping. Women have carved a niche position in many unchartered territories till then. On the occasion of Women's Day, it is worth every effort to recall their struggles and remember their contribution with gratitude.

➤ **Anandibai Gopal** was the first female doctor in India and the first Indian woman to obtain a medical degree in the United States. However, her pillar of strength was her husband, Gopal Rao, who stood by his wife rock solid, against all odds and opposition from his immediate family and society, at large.



➤ **Anasuya Sarabhai** is a trailblazer in women's labour rights. She established Labour Union of textile workers in Ahmedabad and became the first female leader of a trade union in India.



➤ **Asima Chatterjee** became the first female scientist in India when she received a Ph.D. in organic chemistry. She devoted her time extensively to developing anti-epileptic and anti-malarial drugs. She also wrote numerous research papers illustrating the medicinal properties of plants.



➤ **Janaki Ammal**, first Indian woman with a Ph.D. in botany, conducted research on sugarcane and eggplants (brinjal); In India, she created a new kind of sugarcane which could grow well within the country, and which was considered good enough to put India on the sugarcane map.



➤ **Muthulakshmi Reddy**, first female legislator in India; Padma Bhushan recipient; first female student to be admitted to a men's college; first woman House Surgeon in the Government Maternity and Ophthalmic Hospital, her firsts are a long list. She opened a hospital for cancer patients, Adyar Cancer Institute—it was only the second of its kind in India and is still a world-renowned institution today.



➤ **Savitribai Phule**, started the first girl's school with her husband; opened a care center for pregnant rape victims. She was also the first teacher at the school. She brought about many social reforms pertaining to women and issued faced by them and changed the mindsets of many.



➤ **Lady Meherbai Tata**, the Social Reformer who vehemently fought against child marriage in India and brought about the legislation to outlaw child marriage in India through the Child Marriage Restraint Act, popularly known as the Sarda Act. This also led to set minimum age of marriage for both boys and girls.



The point in argument is that Women always were in the forefront of progress and development and due to vested interests, the same was not highlighted and brought to light.

However, the scenario in the Twenty First Century presents a highly optimistic and level-playing field for Women. Gender equality is not just advocated but followed in letter and spirit. The Corporate Conglomerates, Banking, Education, Medicine, Space Science, Defence sectors....we find umpteen classic cases of women at the helm of affairs, transitioning the work landscape and enjoying enviable success on par with the menfolk. Still, few pockets of discrimination are waiting to be eradicated, but the day is not that far!

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## IT WAS NOT JUST A CALL.....



**Pradeepa R Bhakta**  
DGM  
CO, MANIPAL

The longest partnership I have ever had in my life is that with my organization, Canara Bank, for nearly 40 years. That's two-third of my life so far and one-fourth of the time of the entire existence of Canara Bank. Even the partnership with my better-half comes to a distant second in comparison, at 32 years (and going strong), but still eight years short! Four decades is usually an epoch making time in the timescale of mankind, considering that the first four decades of 20th century saw two major World Wars and in the bygone four decades, world has been engulfed in the technological revolution.

Often, I have come across people who question my decision to stay at the same place for such an unusually lengthy period of time. However, I knew in my heart all along as to why I am at the right place and what are the organizational values that have made me stay here. Even though I will be retiring soon this year, a recent incident that occurred, reassured and reaffirmed to me that my partnership with Canara Bank is one of the best I've ever had!

This year began for me on a bad note when I was diagnosed with a malignant tumour inside my mouth. And it needed a major surgical intervention in the form of an Infrastructure Maxillectomy, a procedure that removes upper jaw and palette of the mouth. From preparing to retire, I was forced to prepare myself for the surgery. Usually I am known to have motivations in ton, but in this situation I found myself with none. So much did the intensity of the situation weigh me down! I couldn't care less to answer any of the calls on my mobile phone, be it official or personal. And decided to focus on my upcoming surgery for my own good. However, one evening I found my phone ringing and decided to give it a second thought after ignoring it initially.

I realized that it was a call by our ED madam. Usually such calls are made to lay down the corporate expectations and quarterly action plans. And with these expectations, though hesitantly, I picked up the call. Even before I could speak a word, madam said "Bhakta, I know you are not well and require a surgery. We are with you. God bless you and you will be alright". I was surprised, but her words changed my attitude instantly. It took me a moment to realize the gravity of the words "We are with you". It meant that my entire organization is with me. And this realization gave me the strength of a thousand elephants in an instant. In the ensuing days, I courageously prepared myself for the surgery and decided to go under the surgeon's knife.

During one of those days when I was recuperating in my post operative ward, I was reminiscing my conversation with ED madam that I had just before my surgery. The words conveyed by ED Madam are the very reflections of the core values of our organization. With her words "We are with you" she conveyed the core values of Canara Bank-

### 1. Organizational Culture.

The culture of our organisation is to treat human resources as capital and to ensure that the Bank is the best place to work with. When madam said "We are with you and take care of your health", subconsciously it made me feel that my organization cares about me and stands by me in my difficult times, just like it recognizes my achievements during my good times. I felt that I am needed and valued resource in my organization.

### 2. Treating employees as a priority.

One of the first people I wanted to thank after successfully coming out of the OT was ED Madam. When



I called her first, she was busy with her visits to Dharmasthala, Mangalore and Karkala. I doubted if she could be able to pick up my video call amidst such a hectic schedule. But despite her busy schedule, she attended my call and wished me a speedy recovery. A top leader responded to her subordinate immediately to wish him a speedy recovery. This humbleness and affection is what makes Canara Bank the best place to work. It's a lesson to all the leaders on how to deal with their subordinates in their tough times.

ED madam showed that she not only cares about employees, but walked the talk with her actions. The call with ED Madam was not just a call. It was a testimony to the fact that the four decades of my life have been spent at one of the greatest organizations in the world and at one of the best places to work. The call is a retirement memento for me, of my organization's greatness and of the leaders who make it great.

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## Poem

**She**

She is a girl with  
rainbow in her heart  
she would gleam in colours  
of crystal, when the wind blows  
the way she decides  
and she is a girl with a gush  
of serendipity in her soul  
she is the wanderer of the unending sky  
mixed in emotions  
a phenomenal mix  
she is the morning sunshine  
a promise constant to shine every day  
amidst seas and shores  
or between day and night  
she will still shine through creaks  
in her heart, boulders on her path  
she has been built on fire, the aura of  
good faith and she will remain  
the universe's most complicated mystery

**Winnie Jagadamma Panicker**

Manager  
Gobichettipalayam Branch

# अंतर्राष्ट्रीय महिला दिवस समारोह 2022 - प्रधान कार्यालय International Women's Day Celebration 2022 - Head Office



## HEAD OFFICE

The performance review meet of Stressed Asset Management and Asset Recovery Management Branches was organised by RL & FP Wing, HO at Bengaluru on 23.02.2022. The review meet was chaired by Sri LV Prabhakar, MD&CEO, Sri Debashish Mukherjee, ED, Sri T Veerabhadrappa Reddy GM and Sri B Chandra Sekhara GM. Sri B Chandra Sekhara, GM, welcomed the gathering and presented critical analysis on Bank's NPA for Dec'21 and goal set for FY'2022. Sri LV Prabhakar, MD & CEO addressed the participants about various aspects of recovery in NPA accounts and stressed upon the active and inclusive involvement of SAM/ARM Branch Heads in follow up of borrowers for recovery.



Business Strategy Meet was conducted on 3rd and 04th March, 2022 at Bengaluru. Sri B Sudhakar Kotary, GM, SP & D Wing welcomed the participants. Sri L V Prabhakar, MD & CEO delivered the Keynote address. Sri Debashish Mukherjee, Ms A Manimekhalai, Sri Satyanarayana Raju and Sri Brij Mohan Sharma, Executive Directors participated in the meet.



Sri S Ramasubramanian, Sri A V Rama Rao, CGMs, Sri R K Singh, Sri S Jayakumar, Sri B Chandra Sekhara, Sri M John Emmanuel, Sri P Ramasubramanian, GMs, and other eminent guest speakers addressed the participants. Top performers were awarded during the meet.

## BENGALURU

A Retail Carnival Camp was organised by Koramangala Layout Branch & Bommasandara Branch on 24.02.2022 in front of Branch Premises. Sri Sunny John, AGM RO East and Sri Sunder Rajan, DM, attended the camp along with marketing team from RO/Branches. Prominent vehicle dealers and builders of the area participated in the camp. A good number of leads in different categories were generated.



## BHUBANESWAR

As part of CSR activity, CO, Bhubaneswar conducted a Blanket Distribution programme at Bhubaneswar on 04.02.2022 for the benefit of students of Vocational



Training Centre for the Adult Blind coming under “Orissa Association for the Blind”. Sri B L Meena, GM, Sri G N Murthy, DGM, Sri Vivek Patni, DM and other officials were present during the programme.

International Women's Day was celebrated at CO Bhubaneswar. Smt. Dipty Mishra, Director, Doordarshan Kendra (Bhubaneswar and Sambalpur) & Smt. Pranati Chhotray, IAS, Asst. Director, Directorate of Treasuries & Inspection (DT&I) Odisha, were invited on this occasion. Sri B L Meena, GM felicitated the special invitees. A Quiz Competition was also organised on the day for all Lady employees and the winners were awarded. All executives & Staff of, Circle Office, Bhubaneswar were present on the occasion.



### CHENNAI

Chennai CO organised a Health Awareness Camp at Circle Office in association with India Turns Pink Foundation, on the occasion of International Women's Day. Smt Nalini Padmanabhan, part time Non Official Director of our Bank, led the Health Awareness drive



with administration of the Health Awareness Pledge. Sri P Palanisamy, CGM, Sri Shreekanta Mohapatra and Sri S Packirisami, General Managers, also addressed the participants. The Director and Doctors from the foundation made a presentation on Health Awareness which was followed by interaction and feedback.

### GUWAHATI

Sri Brij Mohan Sharma, ED visited CO Guwahati on 25.02.2022 and was welcomed by Sri Sheikh Nazir Ahmed, GM. The Executive Director inaugurated the renovated premises of RAH, Specialised Mid Corporate Branch and Large Corporate Branch. He also attended the Business Review meet and reviewed the performance of the Circle for the Q3, FY 21-2022. Executives from ELB, VLB, RAH, ROs and Specialised Mid and Large Corporate Branches were present during the meet.



### HUBBALLI

Retail Assets Hub Kalaburagi conducted a “Regional Retail Carnival” on 24.02.2022. The Carnival was inaugurated by Smt S Nalini, DM, RO, in the presence of



Smt V Padmaja, DM and Managers of local branches and prospective borrowers. Smt Deepthi, Senior Manager welcomed all the participants to the carnival. The Carnival evoked good response from the customers and a good number of leads were generated besides the sanctions and in- principal sanctions given during the carnival.

The 'International Women's Day celebration at CO Hubballi on 08.03.2022 was inaugurated by Sri G S Ravisudhakar, GM. A Bike Rally was also organised from Circle office Hubballi to Unkal cross Hubballi wherein more than 50 women staff participated. Pamphlets of vision products were distributed along the way.



## HYDERABAD

Ms A Manimekhalai, ED along with Sri H Seshagiridas, GM, LCC Wing visited Hyderabad Circle on 16.02.2022. Sri K H Patnaik, CGM, Hyderabad CO along with all other executives/branch heads from Circle, ROs, LCBs, MCBs, ELBs, RAHs, MSME Sulabhs, and selected negative



growth VLBs and non performing Gold Loan Plazas attended the review meeting. Executive Director reviewed all participating branches individually and gave suitable instructions for bridging the gap of Mar'22 targets under various parameters. She has also interacted with all Section Heads and Overseeing Executives of the Circle.

Sri S Niranjan Reddy, Honourable Minister for Agriculture, Telangana inaugurated our new Branch at Wanaparthy. Smt Shaikh Yasmeen Basha, District Collector, Wanaparthy, Sri K H Patnaik, CGM, Sri P Ravi Varma, DGM, Sri V S N Murthy, AGM and Sri Shiva Shanker, Branch Manager were present. On the Occasion of the Branch opening and as a part of CSR Activity a fully equipped ambulance was donated to DMHO Wanaparthy.



## MANGALURU

Ms A Manimekhalai, ED inaugurated "Kala Kaustubha", sales outlet of Sri C E Kamath Artisans Centre (CEKIA),



Karkala at Hampanakatta branch premises, Mangaluru on 22.02.2022. Hundreds of artefacts manufactured by artisans of CEKIA in wood, stone, terracotta and metal were displayed. Sri A Muralikrishna, GM ,HO was also present during the function. Sri B Yogish Acharya, GM welcomed the gathering and Sri Sreekanth,V K , DGM proposed the vote of thanks.

## MANIPAL

Sri LV Prabhakar, MD & CEO, visited Circle Office Manipal on 11.02.2022. Sri Rama Naik, GM welcomed him. He addressed the staff of CO Manipal, HO CPCFT, Manipal



CPH, HO, CGTMSE & HO, Cash Management. MD & CEO also addressed the Regional Heads & Executives of CO Manipal during the Interactive Meet.

Ms A Manimekhalai, ED, on her visit to C E Kamath Institute of Artisans, Karkala on 23.02.2022 was welcomed by Sri Rama Naik K, GM, CO Manipal. She visited the Artifacts Museum and unveiled the sculpture made by students of C E Kamath Institute of Artisans. Executive Director also inaugurated the dormitory block and honoured the students at the Silver Jubilee Celebration function.



## अंचल समाचार

### आगरा

दिनांक 21.02.2022 को श्री एल.वी. प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी द्वारा क्षेत्रीय कार्यालय, मथुरा के नये परिसर का उद्घाटन किया गया। उद्घाटन में श्री एम. जॉन इमानुयल, महा प्रबंधक, साख प्रशासन व निगरानी विभाग, प्रधान कार्यालय, श्री एम.जी. पंडित, महा प्रबंधक, सामान्य प्रशासन विभाग, प्रधान कार्यालय, श्री आर.पी. जायसवाल, महा प्रबंधक, खुदरा आस्ति विभाग, प्रधान कार्यालय, श्री बी. चंद्रशेखर, महा प्रबंधक, वसूली, विधि व धोखाधड़ी निवारण विभाग, प्रधान कार्यालय और श्री एस. वासुदेव शर्मा, महा प्रबंधक व अंचल प्रमुख, अंचल कार्यालय, आगरा और अंचल कार्यालय, आगरा तथा क्षेत्रीय कार्यालय, मथुरा के सभी कार्यपालकगण उपस्थित थे। प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी ने सभी केनराइट्स से समावेशी विकास और सक्रिय भागीदारी की आवश्यकता पर जोर दिया। उन्होंने कुछ एच.एन.आई. ग्राहकों से भी मुलाकात की।



### अहमदाबाद

दिनांक 08 मार्च, 2022 को अंचल कार्यालय, अहमदाबाद में अंतर्राष्ट्रीय महिला दिवस 2022 का भव्य आयोजन किया गया। श्री प्रणय रंजन देव, महा प्रबंधक ने अंचल कार्यालय के समस्त महिला कर्मचारियों को संबोधित करते हुए कहा कि 'वर्तमान समय में महिलाएं देश की अहम जिम्मेदारियों का

निर्वहन कर रही हैं और प्रत्येक क्षेत्र में अपना लोहा मनवाया है। किसी भी मामले में इन्हें अब पुरुषों से कम नहीं आंका जा सकता। इस अवसर पर श्री अमित मित्तल, उप महा प्रबंधक द्वारा सभी महिलाओं को शुभकामनाएं दी गईं और उनके द्वारा कार्यालय में किए जा रहे कार्यों की सराहना की गई।



### चंडीगढ़

दिनांक 08.03.2022 को अंचल कार्यालय, चंडीगढ़ में अंतर्राष्ट्रीय महिला दिवस का भव्य आयोजन किया गया। कार्यक्रम में मुख्य अतिथि के रूप में डॉ. श्रुति बंसल, उप निदेशक, स्वास्थ्य विभाग, चंडीगढ़ उपस्थित रहीं। मुख्य अतिथि के अलावा दो एचएनआई ग्राहक श्रीमती भारती मेहता (श्री योगेश मेहता की पत्नी), अतिरिक्त सचिव, स्वास्थ्य विभाग, हरियाणा और श्रीमती कश्ती अरोड़ा उपस्थित रहीं। अंचल प्रमुख श्री बी.पी. जाटव ने सभा को संबोधित किया और उन्होंने बताया कि महिलाएं समाज का सबसे महत्वपूर्ण स्तंभ हैं और उनके सहयोग के बिना पुरुष आगे नहीं बढ़ सकते और सफल नहीं हो सकते। उन्होंने सभी महिला केनराइट्स को सलाह दी कि वे अपनी चुनौतियों से लड़कर आगे बढ़ें और अधिक से अधिक ऊंचाइयों को प्राप्त करें।



### दिल्ली

दिनांक 18.02.2022 से 19.02.2022 तक अंचल कार्यालय, दिल्ली द्वारा क्षेत्रीय कार्यालयों, एलसीबी, एमसीबी, एसएमई सुलभ, आरएएच, गोल्ड प्लाजा, ईएलबी और वीएलबी के लिए कारोबार समीक्षा बैठक का आयोजन किया गया। 18 फरवरी 2022 को, एमसीबी, एमएसएमई सुलभ, आरएएच और गोल्ड प्लाजा के लिए आयोजित कारोबार समीक्षा बैठक की अध्यक्षता सुश्री ए. मणिमेखलै, कार्यपालक निदेशक और श्री राजेश कुमार सिंह, महा प्रबंधक, एमएसएमई विभाग, प्रधान कार्यालय, बेंगलूरु द्वारा की गई। 19 फरवरी 2022 को, एलसीबी, ईएलबी, वीएलबी और क्षेत्रीय कार्यालयों की कारोबार समीक्षा बैठक की अध्यक्षता सुश्री ए. मणिमेखलै, कार्यपालक निदेशक और श्री एस. रामसुब्रमण्यम, मुख्य महा प्रबंधक, एलसीसीडब्ल्यू, प्रधान कार्यालय, बेंगलूरु द्वारा की गई। कार्यपालक निदेशक ने एमएसएमई सुलभ, आरएएच और क्षेत्रीय कार्यालयों को फरवरी माह तक कासा, आरटीडी वृद्धि आदि पर विशेष ध्यान देने और तत्संबंधी लक्ष्यों को हासिल करने की सलाह दी।



### जयपुर

दिनांक 08.03.2022 को अंचल कार्यालय, जयपुर में श्री पुरुशोत्तम चंद, अंचल प्रमुख व महा प्रबंधक के कुशल मार्गदर्शन में अंतर्राष्ट्रीय महिला दिवस समारोह का आयोजन किया गया। इस अवसर पर डॉ. अजय कुशवाह, जनाना हॉस्पिटल, जयपुर ने मुख्य अतिथि के रूप में कार्यक्रम की शोभा बढ़ाई। कार्यक्रम में श्री अरुण कुमार आर्या, उप महा प्रबंधक, श्री सजल समीर, सहायक महा प्रबंधक, हर्केश्वर प्रसाद, सहायक महा प्रबंधक और अन्य कार्यपालकगण उपस्थित थे। श्री पुरुशोत्तम चंद, अंचल प्रमुख ने कारोबार

विकास में महिला कर्मचारियों के योगदान की सराहना करते हुए कहा कि 'केनरा बैंक देश का तीसरा सबसे बड़ा बैंक बन गया है। अंचल कार्यालय, जयपुर के कई महत्वपूर्ण अनुभागों के अनुभाग प्रमुख महिलाएं हैं, जो उत्कृष्ट कार्य-निष्पादन करते हुए बैंक के विकास में सराहनीय योगदान दे रही हैं।



### करनाल

दिनांक 08.03.2022 को श्रीमती सी. एस. विजयलक्ष्मी, महा प्रबंधक, अंचल कार्यालय, करनाल की अध्यक्षता में अंतर्राष्ट्रीय महिला दिवस का आयोजन किया गया। इस कार्यक्रम में अंचल कार्यालय, करनाल, क्षेत्रीय कार्यालय, करनाल, क्षेत्राधीन शाखाओं के कार्यपालकों, अन्य स्टाफ -सदस्य और महिला उद्यमियों ने भाग लिया। करनाल के प्रमुख अस्पताल 'अमृतधारा माँय हॉस्पिटल' की निदेशक डॉ. ज्योति गुप्ता, मुख्य अतिथि के रूप में उपस्थित रहीं। मुख्य अतिथि के अलावा हमारे बैंक से जुड़ी हुई चार महिलाओं को विशेष रूप से आमंत्रित किया गया। ये महिला उद्यमी हैं - श्रीमती नेहा मेहता (निदेशक प्लस फार्मुलेशन्स), सुश्री सिद्धि गुप्ता (पिक्सी होटल कॉम्प्लेक्स की भागीदार), श्रीमती सलोनी गोयल (मेसर्स जगदंबा सोल्वेंट),



श्रीमती अंजु (बालाजी स्वयं सहायता समूह की सदस्या)। श्रीमती सी.एस. विजयलक्ष्मी, अंचल प्रमुख एवं महा प्रबंधक ने अपने वक्तव्य में कहा कि 'महिलाओं को चुनने का अधिकार हो' जिससे कि वह समाज में सह-अस्तित्व को अनुभव कर सकें और स्व-निर्णय लेने में सक्षम रहें।

### लखनऊ

दिनांक 07.03.2022 को अंचल कार्यालय, लखनऊ में अंचल के सभी अनुभागों एवं क्षेत्रीय कार्यालय, लखनऊ-11 की शाखाओं/कार्यालयों/अनुभागों के राजभाषा प्रतिनिधियों की वार्षिक राजभाषा प्रतिनिधि बैठक का आयोजन किया गया। बैठक में अंचल कार्यालय व क्षेत्रीय कार्यालय के सभी अनुभागों व समस्त स्थानीय शाखाओं के राजभाषा प्रतिनिधियों द्वारा प्रतिभागिता की गई। श्री मयंक पाठक, प्रबंधक, राजभाषा द्वारा सभी स्टाफ-सदस्यों का स्वागत किया गया। बैठक में उपस्थित सभी प्रतिनिधियों को संबोधित करते हुए अध्ययन व विकास केंद्र, लखनऊ के वरिष्ठ प्रबंधक श्री गोपी रमण ने अपने संबोधन में कहा कि 'हिंदी को अधिकतम कार्यालयीन कार्यों में प्रयोग करना चाहिए और राजभाषा कार्यान्वयन के तहत 'क' क्षेत्र के लिए निर्धारित लक्ष्यों को हासिल करने के लिए प्रयास करना चाहिए।



### मुंबई

मुंबई अंचल द्वारा यथा 04.03.2022 तक कुल अग्रिम के तहत रु.1 लाख करोड़ के मील के पत्थर को पार किया गया। इस उपलब्धि का जश्न केक काटकर और कर्मचारियों के बीच मिठाइयां बांटकर मनाया गया। इस अवसर पर श्री पी. संतोष, मुख्य महा प्रबंधक व अंचल प्रमुख, श्री लखवीर सिंह, महा प्रबंधक, श्री रामिंदर पाल सिंह, उप महा प्रबंधक, श्री अरुण कुमार मिश्रा, उप महा प्रबंधक, श्री मोहम्मद तौफीख, उप महा प्रबंधक, श्री एस. अनिल कुमार नायर, उप महा प्रबंधक के साथ-साथ अंचल कार्यालय के अन्य कार्यपालकगण और



स्टाफ-सदस्य उपस्थित थे। इस कार्यक्रम में एलसीबी प्रमुखों और क्षेत्रीय कार्यालय के प्रमुखों ने भी भाग लिया।



### पटना

दिनांक 08.03.2022 को अंचल कार्यालय, पटना में अंतर्राष्ट्रीय महिला दिवस 2022 मनाया गया। कार्यक्रम की मुख्य अतिथि के रूप में बिहार की प्रख्यात स्त्री रोग विशेषज्ञ, आदरणीय डॉ. प्रभा सिंहा को आमंत्रित किया गया। इस कार्यक्रम में श्रीकांत एम. भंडिवाड, महा प्रबंधक एवं अंचल प्रमुख, श्री शंकर लाल, उप महा प्रबंधक, श्री अभिजीत बर्धन, सहायक महा प्रबंधक, श्री उपेंद्र दुबे, सहायक महा प्रबंधक, श्रीमती काजल श्रीवास्तव, मंडल प्रबंधक और अंचल कार्यालय के अन्य स्टाफ-सदस्य उपस्थित थे।



### पुणे

दिनांक 10 फरवरी 2022 को श्री राम बाबू मिश्र, सहायक महा प्रबंधक की अध्यक्षता में अंचल कार्यालय, पुणे में 'पेमेंट बैंक और प्रस्तावित डिजिटल बैंकों की सक्रियता से राष्ट्रीयकृत बैंकों के लिए संभावित चुनौतियां और बचने के उपाय' विषय पर हिंदी परिचर्चा कार्यक्रम का आयोजन किया गया। इसमें अंचल कार्यालय के विभिन्न अनुभागों के स्टाफ-सदस्य उपस्थित थे। श्री अविनाश कुमार, वरिष्ठ प्रबंधक (राजभाषा) ने प्रधान कार्यालय द्वारा सुझाए गए परिचर्चा के विषय से उपस्थित स्टाफ-सदस्यों को अवगत कराया तथा सभी से अनुरोध किया कि उक्त विषय पर अपने-अपने विचार प्रकट करें। श्री राम बाबू मिश्र, सहायक महा प्रबंधक ने कहा कि 'परिचर्चा का विषय अत्यंत ही सारगर्भित है। पेमेंट बैंकों एवं

डिजिटल बैंकों के आगमन से बेशक राष्ट्रीयकृत बैंकों पर इनका प्रभाव पड़ेगा। इनके द्वारा ग्राहकों को उत्कृष्ट सेवाएं उपलब्ध कराई जाती हैं। इनके माध्यम से लेन-देन करना बहुत आसान होता है जिसके कारण कोई भी आम आदमी बड़ी ही आसानी से इनकी ओर आकर्षित हो जाता है।'



### रांची

दिनांक 08.03.2022 को अंचल कार्यालय, रांची में श्री हितेश गोयल, महा प्रबंधक के कुशल नेतृत्व में अंतर्राष्ट्रीय महिला दिवस का आयोजन किया गया। श्री अजय कुमार, सहायक महा प्रबंधक द्वारा कार्यक्रम की अध्यक्षता की गई। इस कार्यक्रम में मुख्य अतिथि के रूप में श्रीमती सलोनी सिंह पाहवा, राज्य मिशन प्रबंधक, एफ. आई. व एम. ई. एवं नगर प्रशासन निदेशालय, नगरीय विकास एवं आवास विभाग, झारखण्ड सरकार उपस्थित थीं। श्री अजय कुमार द्वारा अपने अध्यक्षीय संबोधन में सभी महिलाओं को शुभकामनाएं देते हुए देश की प्रगति में महिलाओं के योगदान का वर्णन किया गया। उन्होंने कहा कि आज ऐसा कोई भी क्षेत्र नहीं है, जिसमें महिलाएं अपना योगदान नहीं दे रही हैं। इस अवसर पर महिला उद्यमियों में डॉ. खुशी शर्मा, श्रीमती पूनम प्रजापति, श्रीमती झरना कोठारी, श्रीमती सुचित्रा पाचिसीया, श्रीमती वनिता राठौड़, श्रीमती ऋतिका रंजन आदि उपस्थित थीं। श्री रामचंद्र, मंडल प्रबंधक द्वारा धन्यवाद ज्ञापित करते हुए सभी के प्रति आभार व्यक्त किया गया।



## Interview with Ms Kalpana Venkatachar - Ex-Canarite and former International Cricketer by P. Srinivasamurthy



From the Streets in V V Puram, Bengaluru to Chester-le-Street in England Ms. Kalpana Venkatachar, a former International Cricketer and a proud Ex-Canarite is an achiever par excellence. At times when women were expected to “Work at Home” or play second fiddle to men in any field or life, she took up the game of Cricket, which was basically a male dominated sport. She went on to represent India in the ICC Women ODI World Cup at England in 1993, as a Wicket Keeper/Batter. Her performance of 6 dismissals (5 Stumpings & 1 catch) in the match against Denmark, is the joint highest number of dismissals by a Wicket Keeper (along with Ms Sarah Illingworth of NZ) in Women World Cup history, even today.

She played Cricket in an era, when there was no match fee even for an International Game and they had to spend from their pocket for playing domestic Cricket. Cricketers of her era kept the Women's Cricket alive in India, purely due to their passion and love for the game. If the Indian Women Cricket Team is playing in the on going ICC Women's World Cup today, it's foundation and legacy is because of the efforts of yester years Cricketers like Ms V Kalpana. She was bestowed with the prestigious “DASARA AWARD” in 1991 and the highest Sporting award in the State “EKALVYA AWARD” in 1993 by the Govt. of Karnataka, recognizing her contribution in the field of Cricket. Her life and her sporting journey is amazing as well as inspiring for the future generations.

Sri P Srinivasa Murthy, Manager of our Bank's Cricket Team and a Sports Presenter caught up with Ms. V Kalpana to take a sneak peek into her life and Cricketing journey:

### How did you start playing Cricket?

My 3 elder brothers were very fond of Cricket and they used to play tennis ball cricket in the streets of V V Puram. I also used to tag along with them. Being the only girl in the group, I was made to stand behind the wickets so that

chances of getting injured while playing was minimized. That is how I started wicket keeping. We used Bricks as Stumps in those days, while playing. I still remember my first outing in a tennis ball match at National college grounds, I was playing as a Joker (a person who is not in either of the team but can field and bat in both teams”. The team batting 2nd needed to score 2 runs of the last ball and I was sent to bat. I scored those runs and won the match for the team batting 2nd. That is when my brothers realized that I had Cricketing talent and encouraged me by putting me in a summer camp organized by the Sports Council (Sports Authority of India now) at the age of 15.

### Who was your first coach?

Late Sri Nazarath, who coached many State Cricketers of yester years, was my first Coach. He taught me the nuances of Wicket Keeping and Batting and I am grateful to him even today.

### How did your parents react to your taking up a male dominated sport?

My father, mother, elder sister and all 3 brothers were always supportive and always encouraged me to go out and play cricket. My parents only insisted that I complete my Degree. I did my Bachelor of Science from NMKRV College.

### Who was your Cricketing Icon?

The legendary Sri Gundappa Vishwanath was my favorite Cricketer and I used to go on my bi-cycle whenever and wherever he was playing any local league/state matches. I used to watch him bat and tried to learn by watching how he handled the bowlers and his footwork.

### Tell us about your first State representation?

I was selected to represent Karnataka in the National U-16 Championships held at Kottayam and Karnataka emerged as CHAMPIONS.

### Your First Class Debut?

In 1981 when I was 20 years, I was selected for the Karnataka State Senior Team and I scored 80 runs against Tamil Nadu, on debut. It was one of the most memorable moments of my life playing alongside some of the stalwarts of the game like Ms. Shantha Rangaswamy.

### When and how did you join Canara Bank?

Based on my good performance at the Junior and First class level, I applied for the clerical post under Sports Quota at Canara Bank in 1981. Those days even Sportspersons had to pass a written test to get an employment in the Bank. One Mr Chandran, who exited from the Bank as an AGM helped us in those days

### Your first International experience?

I was selected for the Indian Senior team in the year 1986 for the tour of England. Mrs Shubhangi Kulkarnai, who is presently the Chairperson of Indian Senior Women Team Selection Committee, was my first Captain. Playing against England in England set butterflies in my stomach and after sometime I settled down my nerves and contributed 38 runs with the Bat for India.

### How was the journey after your International Debut?

1986-1991 India did not play in any International matches. In fact, India could not participate in the 1991 Women World Cup in Australia due to delay in completion of paper work by the Govt. of India. To compensate for this unfortunate event, Indian Women team toured Australia for a bi-lateral series. During this period, I was at the peak of my career performing consistently at the national level and ensuring that our State team was always in the Top 2 positions. We had beaten all State teams and our perennial opponent and final hurdle was always the Railways team, which was almost a full Indian side. Like our esteemed Bank, Railways was one of the very few organizations which encouraged Women's Cricket by providing employment under Sports Quota.

### Your most memorable Cricketing moment?

Undoubtedly it's representing India in the 1993 Women World Cup in England. 6 dismissals (5 stumpings & 1 catch) as a Wicket Keeper against Denmark, is a mark which is yet to be erased by any Wicket Keeper in the history of Women's world cup. More than this performance, when I was selected for the World cup, the

Indian Captain Ms. Diana Edulji had told me that my chances of playing in the XI was almost NIL, as I was the 2nd choice Wicket keeper in the team. My family encouraged me to stay positive and give my best when opportunity arises. This kept me motivated and during the 1st match of the World cup itself the 1st choice wicket keeper was injured and was ruled out of the entire tournament. The Captain came to me and told that they are forced to include me in the XI. And the rest is history!

### Post World Cup?

I played for Karnataka for few years and announced my retirement from all forms of Cricket in 1997

### Tell us about your Coaching assignments and achievements?

I was nominated as the Coach of Indian Girls U19 Team for the tour of Pakistan in 2004-05. I was also sent to Australian Centre of Excellence by the Board of Control for Cricket in India(BCCI) in 2006, under the Border-Gavasker exchange program. I completed my level 2 coaching certification from the National Cricket Academy of BCCI. I was the Head Coach of UAE U-19 and Senior Team for 3 years from 2010-2013. Being an empanelled Coach at NCA, I have Coached various Junior teams at NCA and Zonal Cricket Academies of NCA. I have also served as Coach of Karnataka State Senior & Junior teams. I have served as a member of Indian Women Senior Selection Committee during 2020 and 2021.

### Tell us about your Banking Journey?

At the outset, I am ever grateful to this great Institution. The journey has been wonderful and whatever I am today, it is because of the support and encouragement given by Canara Bank. I have told earlier also that we were not getting any match fees in our playing and we had to bear the expenses from our pocket. I could survive and thrive only because of the Bank. Bank provided us time off for practice & leave for playing and coaching. All my colleagues have provided constant support and have been very understanding when it came to my cricketing career. Since I was focused on Cricket as a career, I didn't go through the promotion process and retired as an Officer in 2021.

### Your message to any budding Sportsperson?

Give you best, but never ever give up! Love what you do and focus on the process rather than the result.

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*In a Man's world too...  
She was a Good Pilot*



*In a Man's world too...  
She was a Good Judge*

Refer to "drawer" by:  
K P Ramesh Rao

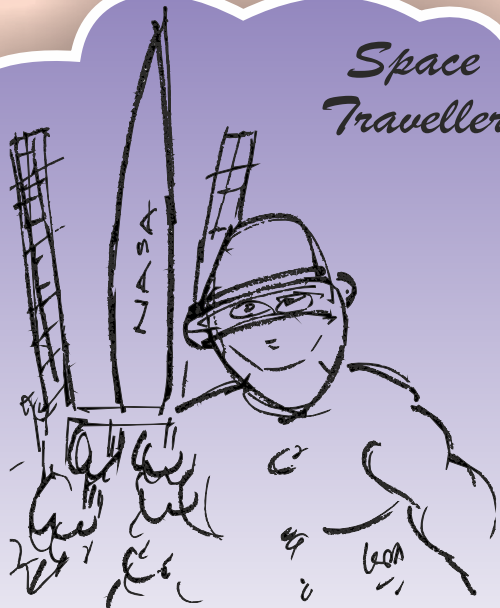


*Finance Administrator*



*In a Man's world too...  
She managed Finance well*

*Space Traveller*



*In her life too...  
She desired her own space often.*

### Core banking system at post offices will allow interoperability with banks

The government plans to bring the entire post office network under CBS in 2022, allowing easier transfer of funds and interoperability with the banking network. "In 2022, 100% of 1.5 lakh post offices will come on the core banking system enabling financial inclusion and access to accounts through net banking, mobile banking, ATMs, and also provide online transfer of funds between post office accounts and bank accounts," FM Ms Nirmala Sitharaman said adding that the move would especially benefit farmers and senior citizens in rural areas. As on 31 December 2020, 23,477 post offices have access to the CBS Platform.

### PSBs well placed despite no fresh capital from Government

After infusing over ₹3.6 trillion in PSBs since 2014, the government has not earmarked any capital for these banks in this year's budget. According to rating agencies, the government's decision to not earmark any funds for recapitalisation of PSBs in this year's union budget reflects confidence in the capital position of such banks as well as their ability to raise funds from the market. Rating agencies said that it is highly unlikely that the government will infuse any further capital in the state-run banks, given the incremental requirement of capital by such banks was limited due to better profitability in FY21, capital raising from markets in FY22, rollover of Additional Tier-1 (AT-1) bonds for call option in FY22. According to RBI data the union government has infused ₹3.43 trillion in the state-run banks between 2014 and 2021, and another ₹15,000 crore provision for FY22 was made.

### RBI, NBFCs in early talks to open up credit card business in India:

The credit card business in the country may be in for a major shift. The RBI and a few shadow banks are said to be in exploratory talks over the possibility of allowing the latter to issue credit cards on a standalone basis in a first-of-its-kind move. So far, NBFCs can only issue co-branded credit cards with banks. This development comes 18

years after the Central Bank's circular of July 7, 2004, which stated: "Any company, including a non-deposit taking company, intending to engage in this activity (credit cards) requires a Certificate of Registration, apart from specific permission to enter into this business, the pre-requisite for which is minimum net owned fund of ₹100 crore, and subject to such terms and conditions as the RBI may specify in this behalf from time to time."

### SBI YONO leads neo-banking club with 54 million active users per month

Neo banks, purely digital banks with no physical presence, are slowly catching the fancy of Indian consumers. Some of them are already making waves globally. With 54 Million Monthly Active Users (MAUs), SBI YONO has hit the number one slot in the global list of top neo banks across the globe with a growth of over 35 % in MAUs in 2021 according to latest data from App

Annie. It's nearest rival Nubank (the largest fin-tech company in Latin America which is valued at \$41 billion) is in the second spot. According to SBI's assessment, YONO is valued at around \$40 billion but analysts say that it would have surpassed or hit \$50 billion in 2021.

### Banks see 4-5% slippages in restructured portfolios

Banks have begun to see slippages in accounts that were restructured under the resolution frameworks issued by the RBI for alleviation of Covid-related stress. Bankers say anywhere between 4% and 5% of such accounts have slipped into the NPA bucket. Concerns persist around not just small-ticket retail and Micro, Small and Medium Enterprise (MSME) accounts, but also a chunky ₹6,577-crore exposure to Future Retail. The retailer's loans were recast under the terms of the Kamath committee framework issued in 2020. The company missed its December 31, 2021, deadline to repay its lenders ₹3,494.56 crore as it failed to complete the sale of some assets amid ongoing litigations with Amazon.com. Banks are beefing up provisions against their restructured pools. Also, the IBA's plea to the Central Bank to extend deadlines for meeting some operational metrics under the Kamath committee framework indicates nervousness among lenders about the recoverability of some restructured loans.

BANKING NEWS

### Co-lending to MSEs to get a boost with introduction of guarantee cover:

Co-lending by banks and NBFCs to Micro and Small Enterprises (MSEs) is expected to get a fillip as a Credit Guarantee Scheme (CGS) has been introduced specifically to cover loan defaults in this sector. The CGTMSE recently launched a CGS for co-lending (CGSCL) to provide guarantee cover to credit facilities extended to MSEs under the co-lending model. CGSCL covers credit facilities extended to MSEs jointly by scheduled commercial banks (excluding SFBs, RRBs, co-operative banks and local area banks) and NBFCs. The introduction of CGSCL comes in the backdrop of Union Finance Minister Ms Nirmala Sitharaman stating in the Union Budget for FY23 that CGTMSE scheme will be revamped with required infusion of funds. This will facilitate additional credit of ₹2 lakh crore for MSEs and expand employment opportunities, she added.

### Canara Bank raised ₹1,000 crore via AT1 bonds

Canara Bank raised ₹1,000 crore in capital through Additional Tier I Bonds (AT 1 bonds) at a coupon of 8.07 per cent to support business growth. The issue size was ₹250 crore with a green shoe option of ₹750 crore. It has a call option in March 2027. Bond market sources said the interest in the paper by the Bank was strong with a demand book size of 2.7 times. Indian Overseas Bank (IOB) is planning to raise up to ₹800 crore in capital through tier II bonds. India Ratings assigned "AA-" rating to the proposed tier II bonds.

### Banks, NBFCs raise lending rates as tighter liquidity, deposit costs pinch:

Banks and non-bank lenders have bumped up lending rates by up to 15 basis points over the past one month on tightening liquidity conditions and higher deposit costs. A basis point is 0.01 percentage point. While the Central Bank may be keeping policy rates unchanged, lenders have to lure depositors with higher rates from real assets such as gold and real estate, considered natural stores of value to beat inflationary pressures. "Almost all loans have been re-priced upward keeping in mind the imminent change in the interest rate cycle and the increase in deposit rates," said a private sector lender.

### Insolvency regulator IBBI signs MoU with IBA:

Insolvency regulator IBBI and IBA have signed a MoU to collaborate on capacity building for financial creditors on topics related to insolvency, bankruptcy and related

subjects. Speaking on the occasion, Mr Ravi Mittal, Chairperson, emphasised that timely resolution of insolvency cases potentially impedes the value erosion of the assets of the corporate debtor and therefore, it is in the interest of all the stakeholders including Committee of Creditors and Resolution Professionals/Interim Resolution Professionals to conclude the process well within the stipulated timeline.

### Banks report robust pick up in credit:

Banks have reported a robust pick up in credit in the two fortnights of February 2022 after a decline in the two fortnights of January, according to RBI data. All scheduled Banks disbursed ₹79,149 crore in the fortnight ended February 25, and ₹84,142 crore in the preceding fortnight. Crisil has estimated that gross bank credit in FY22 will grow by 9-10% against 5% in FY21. Further, the rating agency has projected a 11-12% growth in gross bank credit in FY23, with a revival in corporate credit trajectory after a period of subdued growth. Crisil expects the banking system's GNPA to decline to 5.8—6.3% of gross advances in FY22 from 7.3% in FY21. It sees GNPA to decline to 5.0-5.5% in FY23, with corporate asset quality seeing a sharp improvement. Deposits of all scheduled Banks increased by ₹91,145 crore in the fortnight ended February 25 against ₹94,142 crore in the preceding fortnight.

### SBI, five HFCs sign co-lending pact for affordable home loans:

SBI has entered into co-lending agreements with five Housing Finance Companies (HFC) to serve the underserved and unserved borrowers. The five housing HFCs are, PNB Housing Finance, IIFL Home Finance, Shriram Housing Finance, Edelweiss Housing Finance, and Capri Global Housing Finance. SBI said the partnerships are aimed at sanctioning home loans to the unserved and underserved sector in line with RBI guidelines. Shortage in affordable housing continues to be a major concern for India, especially for the Economically Weaker Section (EWS) and the informal sections of the society, SBI said in a release. To further improve the penetration in this segment, SBI is actively looking at co-lending opportunities with multiple HFCs. "This collaboration will enhance our distribution network as we aim to extend our credit reach to more home loan borrowers of the unserved and underserved segments," SBI Chairman Mr Dinesh Khara said.



**BANKING NEWS**

## Is gender a concern?



**Mini Augustine**  
Senior Manager  
RO Kottayam

Gender equality is often confused with Gender neutrality. While gender equality ensured 50% reservation for women in a job, gender neutrality ensured that whether man or woman, the right person got the job with equal pay. Gender equality may have ensured that women got an equal share in the jobs, but it is gender neutrality that would make the society and the country progressive. Gender neutrality is the ultimate goal to a egalitarian society and Gender equality is just a step in this direction.



Women had been subdued by countries as well as societies all over the world for a long time. Thanks to education, women realized they were oppressed and thus began their fight for freedom. Eventually most countries all over the world including ours, gave equal constitutional rights to man and woman but it ended there. Religion, society, and conventional beliefs made sure that women continued to remain suppressed. And it is the same trio that influences a woman's thinking so much that her mind is conditioned into accepting whatever the bondage handed down to her. It therefore isn't surprising to see so many women around us suffering domestic abuse and social discrimination silently.

Gender knowledge is consciously inculcated into the child right from birth, beginning with the choice of color to the first baby wear, blue or pink, in association with the gender of the child. It is believed that by 9 months of age a child is conditioned to think of his or her gender. Boys grew up climbing trees and playing games on playgrounds while girls with dolls and cookery sets, a convention handed down by family and friends. Posters of superman and bikes donning the walls of a boy's room are considered very natural but the same in a girl's room is absolutely abnormal. Masculine and feminine stereotyping thus gives the child her first taste of discrimination from home. Words like 'behave like a girl' are deliberate attempts to condition the mind of a girl child. Similarly 'boys don't cry' is just another gender conditioning imposed on the boy child. It isn't surprising that a large majority of Indian families to this date, treat the birth of a son a boon and daughter, a curse.



For a long time girls were thought of as naive and dumb creatures. Science and Maths were meant for boys and the girls normally took to learning craft and History. Times have changed and now we see girls outwitting boys in almost all spheres including Science and

Engineering. Stereotyping trades in association with gender isn't new in this part of the continent. The implicit attitude in us makes us believe that Certain trades like teaching and nursing are best suited for women while technicians and mechanics have to be men. Hospitals in our country do not engage male nurses and neither are they acceptable to patients. Similarly even if an auto garage employed women mechanics, rarely did the customers want or like a woman do their auto jobs. Motor companies do hire women mechanics as a part of policy, but it is limited to handling delicate areas or for front office. With changing times we have seen women permeating into every sphere.

Reliability is another factor which is gender specific. Both men as well as women prefer asking a man for directions than a woman as the permutations of getting a right answer works better in favor of a man. In certain parts of the country women are not accepted as legislative members easily. Hence the very purpose of reserving a constituency for women is defeated when men field their own family members as candidates and conduct business on their behalf.

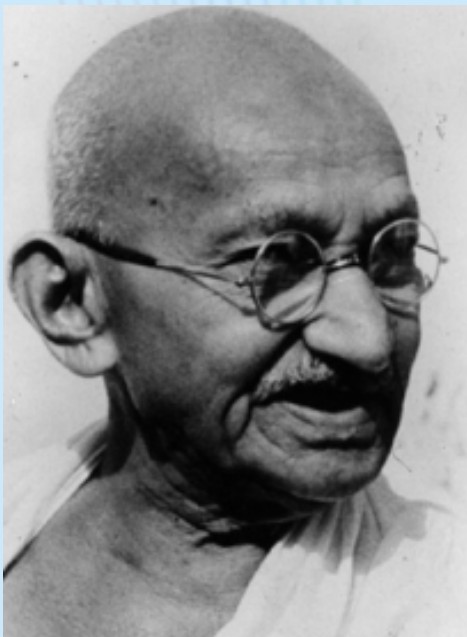
It is a matter of concern to note that women follow conventions set by men more religiously than men themselves do, thus becoming the enemy of another woman. How many times have we exclaimed, "Oh it is a

woman, that's why...!" whenever we see a woman driving especially in her initial days of driving? Women themselves show lack of patience in accommodating other women on road, whereas men are sometimes more accommodative. Girls are conditioned by the mother right from a tender age to accept discrimination as a norm. By doing so, the mother believes that she is raising a daughter who can easily be married away! Such norms are drastically changing now. Education and self security has taught them to question the practiced norms.

Our country may have been successful in providing constitutional liberty to women. But it is up to the woman to see how best she can make use of her liberty to break free from the shackles of conventional norms, a liberty to bring about the change in her home first where she would begin by treating her son and daughter as equal; to provide a fertile environment for her daughter to grow and develop her mind in, so that she would be capable of taking major decisions in her family when she is grown up.

Mahatma Gandhi's words are not misplaced. "If you educate a man you educate an individual, but if you educate a woman you educate an entire family."

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**“If you educate a man  
you educate an individual,  
but if you educate a woman  
you educate an entire family.”**

**~ Mahatma Gandhi**



# महिला सशक्तिकरण : विभिन्न आयाम



तान्या गुप्ता

परि. अधिकारी

मा.सं.प्र. अनुभाग

अंचल कार्यालय, मुम्बई

## आमुख :

आम तौर पर सशक्तिकरण, लोगों और समुदायों में स्वायत्तता और आत्मनिर्णय के स्तर को बढ़ाने के लिए रूपायित किए गए उपाय ही हैं, ताकि वे अपने स्वयं के अधिकार पर कार्य करने के लिए एक जिम्मेदार और स्व-निर्धारित तरीके से अपने हितों का प्रतिनिधित्व कर सकें। किसी व्यक्ति, समुदाय या संगठन की आर्थिक, राजनीतिक, सामाजिक, शैक्षिक, लैंगिक या आध्यात्मिक शक्ति में सुधार को सशक्तिकरण कहा जाता है।

सशक्तिकरण की व्याख्या सामान्यतया दो रूपों में कर सकते हैं। 1) जो अशक्त या शक्तिहीन है, उनको शक्ति दिलाना। इधर जो वास्तव में शक्तिहीन है, उन्हें कुछ बाह्य संसाधन या सुविधाएं उपलब्ध कराकर सशक्त किया जाता है और 2) जो पहले से ही शक्त है, उनको शक्ति का एहसास दिलाना। इधर शक्तिहीनता और प्रभाव की कमी की भावना को दूर करने और अपने संसाधनों को पहचानने और उपयोग करने में सक्षम बनाता है। यह मजबूत और अधिक आत्मविश्वास बनने की प्रक्रिया है। जहाँ तक महिला सशक्तिकरण का सवाल है, सशक्तिकरण की व्याख्या, व्याख्या करनेवालों के ऊपर निर्भर है।

## महिला सशक्तिकरण :

हमारी सामाजिक और सांस्कृतिक विरासत में महिलाओं का अति प्राचीन काल से ही सम्मानजनक स्थान रहा है। वैदिक काल में महिलाओं को शिक्षा और सामाजिक क्षेत्रों में पुरुषों के समान अधिकार प्राप्त थे। गार्गी और मैत्रेयी वेदों के जानकार थीं। इतिहास के महान, वीर योद्धाएं अपनी माँ के नाम से जाने जाते थे, जैसे देवकी पुत्र कृष्ण, गंगा पुत्र भीष्म, कुंती पुत्र अर्जुन, अंजना पुत्र हनुमान आदि।

“नारी ! तुम केवल श्रद्धा हो विश्वास रजत नग पगतल में पीयूष स्रोत सी बहा करो जीवन के सुंदर समतल में॥”

“हे नारी! तुम पूजनीय हो अपने जीवन में पूर्ण विश्वास लिए सम्पूर्ण पृथ्वी पर प्रेम की धारा प्रवाहित करती रहो। तुम चांदनी से उजली हो। तुम अमृत के उद्गम स्थल जैसी हो। जिस प्रकार पर्वतों की तलछटी पर मीठे पानी के झरने प्रवाहित हो रहे हैं उसी प्रकार इस भाव भूमि पर प्रवाहित होते रहो।

जयशंकर प्रसाद जी की कविता की यह पंक्तियाँ सदैव ही स्त्री के महत्व और उनके सम्मानित होने और सशक्तिकरण को दर्शाती हैं। सशक्तिकरण से तात्पर्य किसी व्यक्ति की उस क्षमता से है जिससे उसमें यह योग्यता आ जाती है, जिससे वह अपने जीवन से जुड़े, सभी निर्णय स्वयं ले सके। महिला सशक्तिकरण में भी हम उसी क्षमता की बात कर रहे हैं, जहाँ महिलाएं परिवार और समाज के सभी बंधनों से मुक्त होकर अपने निर्णयों की निर्माता खुद हो।

पंडित जवाहर लाल नेहरू ने कहा था कि “लोगों को जगाने के लिए महिलाओं का जागृत होना ज़रूरी है। एक बार जब वह अपना कदम उठा लेती है, परिवार आगे बढ़ता है, गाँव आगे बढ़ता है और राष्ट्र विकास की ओर उन्मुख होता है।” भारत में महिलाओं को सशक्त बनने के लिए समाज में उनके अधिकारों को मारने वाले उन सभी राक्षसी सोच को बदलना ज़रूरी है जैसे – दहेज प्रथा, असमानता, घरेलू हिंसा इत्यादि।

महिला सशक्तिकरण की आवश्यकता लंबे समय से मौजूद है। लेकिन पिछले कुछ सालों में इसका प्रचलन ज्यादा हो गया है। महिला सशक्तिकरण केवल समान अधिकारों की लड़ाई नहीं है। भारत में महिला सशक्तिकरण समय की आवश्यकता है, क्योंकि महिलाओं में उनके अधिकारों को समझने के लिए जागृत होना महत्वपूर्ण है। जब वे अपने मूल अधिकारों के प्रति जागरूक होंगी तभी आत्मविश्वास के साथ अन्याय के विरुद्ध लड़ सकेंगी।

“करुणा के सागर को धार बनाके  
तुम भी लहरों सी हुंकार भरो  
अबला नहीं हो तुम नारी  
इस बात का अभिमान करो ॥”

महिलाओं में अपने जीवन को आकार देने की नहीं बल्कि दुनिया को आकार देने की क्षमता है। योग्य संसाधन, मार्गदर्शन, समान अवसर मिलने पर वो इंदिरा गांधी, किरण बेदी इत्यादि जैसी बन सकती है। सरकार द्वारा महिला सशक्तिकरण हेतु अनेक योजनाएं शुरू की गई हैं जैसे – ‘बेटी बचाओ बेटी पढ़ाओ योजना’, ‘उज्ज्वला योजना’, ‘महिला शक्ति केंद्र योजना’ इत्यादि। अतः समाज, सरकार और स्वयं महिलाओं के संयुक्त प्रयास से महिला सशक्तिकरण को बढ़ावा दिया जा सकता है।

महिला सशक्तिकरण को प्राथमिकता देने के क्रम में वर्तमान भारतीय प्रधानमंत्री ने महिलाओं को पुरुषों के बराबर अवसर प्रदान करने का काम किया है, जो सुरक्षा के पांच पहलुओं पर आधारित एक व्यापक मिशन है। यह पांच पहलू हैं ;

- 1) माँ की स्वास्थ्य सुरक्षा
- 2) शिशु की स्वास्थ्य सुरक्षा
- 3) सामाजिक सुरक्षा
- 4) वित्तीय सुरक्षा
- 5) महिलाओं की सलामती

महिला सशक्तिकरण के महत्व समझने के लिए महिलाओं का साक्षर होना अति आवश्यक है। साक्षरता उनमें जागरूकता का

निर्माण करेगी। शिक्षा के द्वारा अपने अधिकारों और कर्तव्यों के प्रति सजगता का निर्माण होगा। शिक्षा के द्वारा समान अवसर प्राप्त होने पर देश निर्माण में अपनी योग्य भूमिका निभा सकेंगी।

### उपसंहार :

सरकार द्वारा हर वर्ष 8 मार्च को महिला दिवस के सिलसिले में विभिन्न स्तरों पर विभिन्न कार्यक्रम आयोजित किये जाते हैं। यह दिवस मनाने का उद्देश्य महिला सशक्तिकरण को बढ़ावा देना है। केवल महिला दिवस मनाने से महिला सशक्त नहीं हो सकती। उनमें सशक्तता और सजगता लाने के लिए सरकारी और सामाजिक दोनों स्तरों पर योग्य प्रयास की आवश्यकता है। स्वामी विवेकानन्द ने कहा था “नारी शक्ति का प्रतीक है, सृष्टि में ऐसी कोई शक्ति नहीं जो उन्हें शक्ति प्रदान कर सके, उन्हें तो केवल बोध कराने की आवश्यकता है, शेष तो वे अपना कार्य स्वयं कर लेंगी।” आज भी स्वामी विवेकानन्द का यह मंत्र प्रासंगिक है। आज भी प्रेरक है कल भी प्रेरक रहेगा। इसके सहारे युवा नारी को स्वयं सबल बनाकर अपने शौर्य पराक्रम को देशहित में लगा देना चाहिए।

किसी देश की संस्कृति समझना हो तो उस देश की महिलाओं की स्थिति का अध्ययन किया जाता है। भारतीय संस्कृति में महिलाओं को सदैव ही देवी का दर्जा दिया जाता है। ‘यत्र नार्यस्तु पूज्यन्ते रमन्ते तत्र देवताः !!’ अर्थात् जहाँ नारी की पूजा होती है, उसका सम्मान किया जाता है, देवताओं का निवास भी वही होता है।

महिला अधिकारों और समानता का अवसर पाने में महिला सशक्तिकरण ही अहम भूमिका निभा सकती है क्योंकि स्त्री सशक्तिकरण महिलाओं को सिर्फ गुजारे भत्ते के लिए ही तैयार नहीं करती, बल्कि उन्हें अपने अंदर की नारी चेतना को जगाने और सामाजिक अत्याचारों से मुक्ति पाने का वातावरण तैयार करती है।

“दया प्रेम ममता की तू है कहानी  
हँसती तू रहे किन्तु आँखों में पानी  
हो मुश्किल कोई अपनी पहचान रखना  
हे नारी तू नारी का सम्मान रखना ॥”

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## My Bank My Pride



**K.S. Rama Sundari**  
SWO  
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"Appa... you seem to be going out? You are fully dressed!"

Sanjay called from his room where he was working on his laptop. "Yes, I am going to the bank. I have to use the locker" Mahadevan replied.

"Are you crazy Appa? There is lockdown and everyday new cases are increasing. You need not go out at all"

"No Sanju... tomorrow is your mother's anniversary. We are not able to do any ceremony..."

"Exactly! So why go to bank and all?"

"I have some work in the bank. Bank is not far off. It's just across the road. I am bored of sitting at home all 24 hours. I will be very careful. I won't stay there for long, will come back quickly"

Sadhana, working on her laptop in the hall said, "ok, let him go... Appa, but come back quickly. Don't touch anyone. Maintain distance"



"Grandpa...can you please take me also with you?" A tiny voice came from behind.

Before Mahadevan spoke one loud "NO" echoed from hall. That was Sadhana.

"Please Ma! Bank is very clean. It's safe to go there" Savyasaachi who is 6 years old pleaded with his mother.

Laughingly Sanjay asked " how do you know bank is very clean?"

"Oh! I know. That auntie keeps cleaning the bank all the time. From this window I keep seeing her clean up"

"So, this is what you are doing all the time at the window?"

" Yes Papa, that's the only place I can see people. So many people come to bank"

"That's exactly why you should not go there" Sadhana said.

"But bank auntie keeps cleaning the place... please Ma!" Savyasaachi pleaded.

"Let him go Sadhu.... Since more than a month both are sitting at home"

"Then how about us? We are also sitting at home only"  
"We have work...we are working from home. That keeps us engaged all the time..."

Reluctantly Sadhana said, "ok then. But you both will wear mask and hand gloves. There, both of you shouldn't touch anything and anybody and shouldn't go close to anyone. "After coming home, both will put all clothes to wash, take a thorough bath, drink hot water. Is that ok?"

"Now Savyaa, come here. I'll put on your gloves for you" Sadhana called to Savyasaachi as she went into the room to get his gloves. Her son followed her into the room.

He saw his father staring at his laptop. He asked his father. "Papa, why can't bank people also work from home?"

"They can't. Their service is essential service to the country."

"What's ess...ess..." savya found it difficult to pronounce the word.

His mother helped him out, "ESSENTIAL SERVICE...it's called essential service"

He repeated after his mother slowly and firmly, "ESSENTIAL SERVICE"

"What's essential service?"

"Means their work is very important to run the country's economy. Banking service is the backbone of country's economy"

"Means?" Little Savyasaachi couldn't understand much.

His grandfather said, "Sanju...he is too young to understand that...look here savya...just as your backbone supports your entire body to stand straight, banks are the backbone of the money of the country. Without money country cannot progress. So they cannot close banks"

"Oh.." said the little boy as though he understood everything.

While climbing down the steps Savyasaachi was very excited. " After so many days I am coming down the stairs!"

When they came down Mahadevan looked at the locked ground floor house and sighed. 'When will life come back

to normal? Since one and a half month this house is closed... Not received rent for 2 months. How can I expect rent when I know that his factory is closed and he is not getting salary? When will life become normal again?' with a sigh he opened the gate.

Both of them crossed the totally deserted road very peacefully and stepped into bank's premises.

Ratna, sitting right across the main door of the bank exclaimed, "see who is coming?! One old man and a small boy with him! Don't they have any common sense?" She rolled her eyes up and sighed.

As soon as Mahadevan and his grandson entered the branch, Jayamma who sits besides the main door to guide people to use sanitizer, said, " sir, in this pandemic time you are taking a big risk! Why do you bring this small kid to branch in this lockdown time?"



Mahadevan looked hurt and found tongue-tied to say anything.

But Savyasaachi spoke, "Auntie, I only told him to take me with him. Your bank is a very clean. Everyday you clean this place 3 times. So it's very safe here"

Surprised by his words and at the same time feeling very blissful, Jayamma asked, "How do you know that I clean this place 3 times a day?"

"Everyday I watch you from my window. I live in that opposite house" he pointed his finger to his house.

By then Mahadevan had cleaned his gloved hands with the sanitizer. Seeing him do that his grandson also cleaned his woolen-gloved hands with the sanitizer.

Jayamma was pleased by his words and his behavior.

Mahadevan walked to the counter and requested that he wants to operate locker.



The officer looked up at his face and said, “sorry sir, that’s not allowed”

“But I need to do that!”

“Sir, in this lockdown period except cash related operations nothing else is allowed”

“please understand ... I need to take out something from the locker!”

Exasperated , the officer said, “please talk to our manager there” showed his hand towards the manager’s cabin.

Mahadevan went into manager Mr. Kannan’s cabin.

“Good morning sir, I want to operate locker”

“Good morning, Sir. Please sit down. We are sorry but as per RBI guidelines, other than cash transactions, we should not give any other service during this lockdown period”

“I know Sir, but mine is a special request”

“Please sit Sir” Manager Kannan requested.

“No Sir, it’s better that I don’t touch anything. Or sit on the chairs”

“Sir, you are aware of all these and yet you ask us to give out-of-way service!”

Mahadevan spoke, “I am banking with you for the last 40 years. We hold all kinds of accounts with you. FDs, RDs, loan accounts, saving account, locker....everything. Even my pension account is here only. Even then I haven’t come to the bank for 2 months because I am well aware of the COVID guidelines. Still, for tomorrow’s sake I have to operate locker. “

But Mr. Kannan seemed to be rooted to his chair.

Seeing that Mahadevan continued, “tomorrow is my wife’s second year annual ceremony for which we are not able to do anything due to this lockdown. I want to atleast place her diamond necklace on her photo and pray for her... just a sentimental issue” he grinned humbly.

Mr. Kannan looked around the branch. There were hardly 5 – 6 customers. He got up and went to the officer in-charge of locker and spoke for few minutes. Then he returned to his seat and said,

“Please wait Sir, as a special case we will allow you to operate locker”

Mahadevan smiled with happiness and stood waiting.

Meanwhile Ratna noticed that the little boy was standing in the middle of the branch, not touching anything or anybody yet observing everything that is happening. When he looked in her direction, she waved him to come to her. When he came, she asked about himself and the boy replied very politely to all her queries. Suddenly he said,

"Auntie, everyday I see you coming. You come with an uncle. But when do you go home? I don't see you go at all!"

Ratna smiled and continued talking to him along with doing her work.

After few minutes the officer beckoned Mahadevan into the locker room.

Savyasaachi stopped his conversation in the middle and asked the officer, "can I also go with my Grandpa?"

For this polite request, officer smiled and said "ok"

Savyasaachi ran in to the locker room to join his Grandfather. Inside he looked around all the lockers with inquisitive eyes and asked, "what are all these?"

The officer who was waiting to insert the key to Mahadevan's locker said, "These are lockers where our customers keep their valuables safely"

"valuables means?"

"Means their gold, silver and some important papers" replied the officer enjoying the innocent queries of the little boy.

Once the locker was opened, the officer asked Mahadevan to lock the locker with his key after completing his work and walked out. Mahadevan took the ornament box and carefully closed the locker and came out.

He went into manager's cabin and thanked him and the officer who allowed him to operate the locker. He pointed his hand to the jewel box he was holding in hand and said to the manager,

"Do you know what this is?"

Mr. Kannan who was busy with his work looked up at the old man and said, "no"

"This is my wife's diamond necklace which she bought purely out of her savings! Thanks to this bank!" there was immense pride in his voice.

Mr. Kannan, out of courtesy, asked, "how?"

Mahadevan explained, "Around 25 years back there was one manager here by name Shankaraprasad. He persuaded my wife to open an RD account for ₹100/- per month. At maturity, he made an FD out of it. He encouraged her to do this year after year. She too continued this. "In between, I took 2 housing loans, 2 education loans, vehicle loans...all from here only. Now, of course, everything is repaid and all loans are closed..only FDs remain. But these loans helped me at my crucial times! "Finally, just 2 years ago, after both my children were well settled, I forced my wife to buy this diamond necklace, which was her dream!"

"That year she wore this necklace very proudly on all festivals and occasions. Finally, she only asked me to open a locker here to keep this necklace. But she didn't get a chance to wear it again! She passed away the same year. Tomorrow is her annual ceremony. Due to this lockdown, we are not able to do anything. So I thought at least I can keep this necklace in front of her photo and offer my prayers. The reason why I took it from the locker today. Thank you so much Sir, for allowing me to use the locker" he saluted Mr. Kannan by folding his hands.

Mr. Kannan was touched by this and said, "Not at all, Sir, we are always here to serve our customers to the best of our ability"

Mahadevan came out of manager's cabin. He held his grandson's hand with his free hand and started walking towards the door.

Ratna, who was all along conversing with the little boy, called after him,

"Hey Savyaa, what will you become when you grow up?"

Savyasaachi stopped in the middle of the branch, turned towards her, and in a clear voice declared, "I am going to be the owner of this lovely bank. Then I will be the backbone of our country! It's a very nice bank!" saying this he held back the smiling grandfather's hand, walked out of the bank leaving all the staff speechless!

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# Rajasthan Tales....

## A walk to remember



**Gayathri G S**  
 SWOA  
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 CO, Trivandrum

Rajasthan was not there in my furthest dreams while we were checking on our choices of places to visit. My focus was more on the so-called cool, chill places like Goa, Manali etc., the usual places, which come to our mind when we think about a vacation, to relax or to enjoy, especially when it's a girls only trip. But while planning a party with friends having different ideas and conflicting interest, it's not always easy to come up with a common unified decision.

What more to say? It was finally decided that Rajasthan as our getaway place after all those late night discussions and arguments and crazy ideas. To be honest, I was neither thrilled nor excited with the idea of visiting Rajasthan. My focus was on the sunscreens, sunglasses and hats to avoid the blistering sun. My idea of Rajasthan was more like hot piles of sand dunes, with scorching sun above your head at all times. In a journey, you always expect the unexpected, which makes the travel more exciting, beautiful and a memorable.

The trip was planned during first week of November considering the starting of winter season, Diwali festival and other things. With full of excitement and unending ambition to discover the largest state in India, we started our journey on 1st November.

### DAY 1: JAISALMER – STANDING GOLDEN, ADMIRING A BYGONE ERA

Jaisalmer- It is the Golden City indeed. Everywhere you turn around, there is a charming golden glow contributed by sand, and sand colored architecture. The sunlight itself embellished a golden shade to everything there. Amongst all the attractions stands a mighty gorgeous structure, called the Jaisalmer Fort which was our first destination.

Jaisalmer fort, also known as the Golden fort, unlike others forts was not converted into a museum, royal hotel or a historical monument. It is one of the rare living

forts in the world. There are many families of royal lineage living inside the fort, along the walls of the fort, which was quite amazing. It has an important place in ancient history for trading, as the location of the fort was very prominent during the era. There are many small street shops nearest to the fort with traditional Rajasthani handicrafts, specially stone carved miniatures, traditional attires, bags etc. With thoda Hindi and thoda English we managed to bargain and buy items at a reasonable rate. There are many guides available to show the entire Jaisalmer city. We managed to get a guide who was good at history and geography of Jaisalmer. Within a short span, we could get a quick capsule idea of Jaisalmer, and its royal history.



*Jaisalmer fort long view*



*Colorful markets inside Jaisalmer fort*

The next stop we made was at the “Patwon ki haweli” which is the first haweli of Jaisalmer. It was rather complex. Patwon ki haweli comprises of five small hawelies which draws our attention at the first glance itself.



Pathwonkihaweli



Pathwonkihaweli

Then we moved to our last destination of Jaisalmer, the Khuri Desert where the main attraction is Desert Safari. We had booked one night camp stay at Khuri desert at Mangalam Resorts. From Jaisalmer it took about one hour to reach there. We chose local bus and the ride with natives was a unique experience. The journey took us to the least developed parts of Rajasthan, where there were unending dry lands with less vegetation and having very few settlements. Yet it was a fabulous experience. We reached the resort right before sunset and our Desert safari started during sunset at the sand dunes of Khuri desert. Khaliya & Bhooliya, two handsome camels assisted in our very first desert Safari. We got to experience the bumpy ride on the back of Khaliya to the unending dunes of Khuri desert, which is part of our famous “The Thar desert”. Viewing a sunset from desert,

and seeing the stars and watching them lying back on the sand in the middle of nowhere is an enchanting experience. After returning to the camp, we enjoyed the traditional Rajasthani folk dances, music and the famous Rajasthanithali. After the campfire an adventurous Jeep Safari in the middle of night, along the sand dunes bashing across the desert was a quite thrilling encounter. Small desert fox, deers could be spotted in the flashlight during the ride. If you don't spend a night desert camping while visiting Rajasthan, your trip is incomplete, they say. It could give you such a fascinating escapade, with memories you could cherish life long.



Camel safari



Desert camping

## DAY 2: JODHPUR – CITY THAT EMBRACES THE BLUE

Our next destination was Jodhpur, The Blue City. Early morning we started our journey from Jaisalmer by road transport, and got there by 11'O clock. To enjoy the traditional vibe, we chose a PG stay at the heart of BLUE CITY so that we could enjoy the city at its fullest. We got



lucky, as the place we choose had a breathtaking view of the Meharangarh fort and the blue city of course. Meharangarh fort, unlike Jailsamer fort is more royal, rich and majestic in every way. By its flamboyant architectural style, Meharangarh fort, one of the well maintained forts in India presents an unforgettable experience. Located on the hillock, it is an arduous journey to reach the fort. Even the exhausting journey was worth enough once we reached the destination. It has quite a handful to offer for those who love to travel through the corridors of history. One could learn a great deal if a travel guide is accompanied with them. It might take you half a day to visit each gates, Museums (which has 7 rooms), traditional folk musicians, puppeteers etc. Some may even feel like walking through a live festival. One choosing to visit Jodhpur must definitely visit the Meharangarh fort and enjoy the night view, which is quite enthralling. We got the opportunity to enjoy the next sunset of Rajasthan royally from the fort of Meharangarh. Sun setting into the blueness of the city brought up the old reminiscence of sun setting over the sea when viewed from a beach.



*Night view from Meharangarh fort*



*Inside view of Meharangarh fort*

After enjoying a slow walk, we went to have the famous lassi from GantaGhar market, Jodhpur. If you are a shopaholic, GantaGhar may be a good choice. While our second day was coming to an end, we got into bus at 10.30 pm dreaming of our next, most awaited destination of journey, Jaipur-The Pink City.

#### Day - 3 & 4: JAIPUR – Flamboyant one

It took around 5-6 hours of road travel to reach Jaipur. It was Diwali season. One who loves lights, celebration and festivity would definitely love Jaipur. Every streets, every nook and corner of the city was adorned with lights. It was Diwali. It may take 2-3 days for exploring Jaipur, at least to visit all the most important places. We could visit Birla Mandir, Janthar Mandir, Amber Palace, City Palace, HawaMahal, Albert Hall, Nahargarh fort, Jaigarh fort, Jal Mahal and Gaitore in two days. If you are planning to enjoy the authentic Rajasthan vibe in its very nature, do not miss visit to these places as it is a matchless experience to enjoy the the ardent architectural beauty of these monuments. It was a pleasure to watch Diwali Celebrations at Jaipur, which was splendid in every way.

#### Day - 5: Udaipur – The City of lakes

Udaipur was our last destination. Udaipur gives a different aura compared to Jaipur or Jodhpur. It is more of a pleasant, vibrant, blissful city. It has a sophisticated lake system and hence known as "City of Lakes". It has seven lakes surrounding the city. One should definitely visit Lake Pichola, Sambhar lake, Fateh Sagar lake if you are in Udaipur. Just one day may be sufficient to cover important landmarks of Udaipur.

Due to time limitations we could not cover many places we wished to such as Rann of Kutch, Mount Abu, Aravalli Hills, Ajmer, Chittorgarh and so many others wonderful places on our bucket list. However, it will be an unrealistic dream if you wish to cover whole Rajasthan in one week. It hides so many wonders, which one may take days to unravel. Rajasthan is very well known for its havelis, forts, palaces, deserts etc. Nevertheless, it doesn't end there. Even though we could enjoy many authentic Rajasthan cuisines, discover the traditional vibe of the state, visit many must to visit places, still many more spectacles were waiting to unleash. We returned with a feel good vibe of getting to know the real Rajasthan with a hope to discover the unexplored next time when we come back again one day. Adios!!

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## THE STEPS TOWARDS FINANCIAL FREEDOM



**Teena**  
Asst. Manager  
RO Pune II

In the last Women's Day Special Issue (Number 275, February-March 2021) of our prestigious house magazine Shreyas, I made a case for financial freedom for females. With real characters symbolically named as Mukti and Bandish, the article urged the readers to actively nurture Mukti, i.e., financial freedom for the sheer options it provides. Imagine if you could pursue interests, develop skills, seek self-realization, invest in yourself, and become boundless! Imagine if you could do this all without being worried about income and expenditure! Imagine if you could unshackle yourself from the daily grind that the economy ties you into! Too good to be true? No. Doable with discipline. In this article, I enumerate the steps that every woman needs to take if she wishes not to be the slave, but the sovereign!

### Step 01: Know where you are, where you want to reach, and track your expenses

For the journey towards financial freedom, one needs to begin with an assessment of net worth (let's say, X). Documenting assets and liabilities helps in knowing where you are. As they say, if you wish to go far, carry less baggage! Liabilities are a baggage that one needs to minimize, or better still, get rid of, to progress towards financial freedom. Next, one needs to know what multiple of your annual expenses will make you feel financially free. In other words, what is the corpus that you're targeting (let's say, Y). The difference between the destination and the starting point (Y - X) is the essentially the distance that you need to travel. Budgeting and tracking your expenses on the way is the most fundamental aspect of such a travel. One of the most prescribed thumb rules in this regard is the 50:30:20 rule. It expects you to divide your income into three brackets: needs, wants, and investments and holds that one should apportion 50% of income to needs, 30% to wants, and diligently invest 20% of the income for your future self. Further, tracking your expenses helps you classify your outflow into various categories: essential (needs),

and non-essential (wants). Done on a daily, weekly, monthly, and annual basis, the exercise of tracking expenses makes you conscious of your splurges. Further, it provides an estimate of the slogging you need to do to support your lifestyle. It is noteworthy here that your target corpus (Y) is a multiple of your annual expenses.

### Step 02: Risk management

In India, medical expenses are infamous for forcing families into poverty. Similarly, death of the breadwinner can change fortunes for dependents at once. In the journey towards financial freedom, financial risks emerging out of such unfortunate events need to be managed. There are three basic tools to mitigate the negative financial ramifications of unforeseen /adverse events. First, you should seek health insurance to provide for any expenses owing to hospitalization. In fact, even if you're covered by a corporate mediclaim policy, it is advisable to take health insurance over and above such a cover. In the event of job loss or discontinuation of the cover by the employing organization, you will still be protected.

Further, following the 'cash is king' maxim, you should maintain an emergency fund in liquid checking accounts or sweep-in fixed deposits. Experts suggest at least six months of expenses parked in such a fund redeemable in the event of emergency within a day or two. If you were to lose your job, such a fund is likely to help you sustain, even as you search another one. Such an emergency fund can also provide cushion against the eventuality of your medical insurer not agreeing for cashless treatment or delaying the approval. In other words, it is your go-to fund in case of emergencies.

Finally, you should opt for term insurance to cover the risk of life if you have dependents. The misery that surviving dependents face is clearly avoidable if the earning member's life is insured. The stigma around

something that is inevitable is difficult for me to understand. People buy hefty premium endowment plans instead of plain vanilla term insurance. In the process, they get neither superior returns nor adequate insurance. I urge the readers to never mix insurance with investment products. You should seek a term cover of 15-20 times your annual income.

### Step 03: Investment management

By now, you are aware of the distance to be covered (Y – X). You are also tracking the expenses that you incur in this journey. Further, you have also provided for an emergency fund, and insured your health and life. Congratulations! You are ready for the take-off on your investment flight.

In my opinion, investments should be aligned with your goals, both short term and long term. All of us have our unique journeys. Nevertheless, each of our respective journeys are characterized by some hopes and aspirations. Whether it is an exotic vacation next year or a dream car three years down the line, all short-term goals need to be provided for in the present. Similarly, for long term goals such as higher education of children, retirement, and the like, you need to dutifully keep paying your future-self following the time-tested principle of delayed-gratification. For short-term goals, it is advisable to invest in traditional saving instruments such as recurring deposits, fixed deposits. Further, one may consider equity-oriented schemes for long-term goals in the hope of generating some real returns beating inflation. Besides, to avoid concentration risk, one needs to diversify investments across asset classes.

Another aspect of investment management that we cannot afford to ignore is tax-planning. I regularly come across colleagues getting upset upon receiving intimation of salary credit in the months of January, February & March every financial year. Why?! Because major chunk of the salary is deducted as TDS owing to lack of proper tax planning. In fact, some of them have got ZERO credit as salary. This is surprising, given that we are bankers. We all know about 80C Deductions, but there are various sections like 80CCD1(B), 80D, 80DD, etc. introduced by our income tax department by using them in proper tax planning we may save our income tax in legitimate manner and invest the same for our true freedom.

### Step 04: Portfolio management

In the investment journey, it is important that the portfolio is managed taking into consideration one's risk profile, asset allocation, and periodic review and rebalancing.

First, one should assess the risk profile. This helps you to know whether you are conservative, moderate, aggressive as far as your risk bearing capacity is concerned. For instance, if you're someone who is likely to lose sleep over volatility in equity markets; you're best advised to refrain from investing in equity and be content with limited yet-guaranteed returns in sovereign backed fixed income securities. Contrarily, if you truly understand that daily chart movements seem to even out in the long run, equity investing is for you. Finally, beyond these archetype cases, it is possible for individuals to find their balance between equity, debt, and other asset classes.

Second aspect of managing an investment portfolio is the task of asset allocation. Based on the risk profile, one has the option of allocating capital in varying percentages to various asset classes. Some of the most prominent asset classes include debt, equity, gold, and real estate. Within each of these asset classes, there are a gamut of options. A representative list of such options is provided below:

Debt	Saving account, fixed and recurring deposits with Banks/ Post Offices Fixed income securities with Sovereign backing like PPF, NSC, SSA, SCSS etc. Mutual funds in debt category such as liquid funds, short-term, medium-term, and long-term funds, corporate bonds, among others.
Equity	Direct equity both listed and unlisted ELSS (tax saving instruments) Balanced Advantage/ Hybrid funds/ NPS (which allow varying combinations of Debt, Equity and Alternative Assets; NPS also provides tax-saving advantage) Large Cap, Mid Cap, Small Cap, and Flexi Cap Funds, Thematic Funds, Index Funds, ETFs, Funds of Funds, and the like.
Gold	Physical gold, Digital options such as Sovereign Gold Bonds, Gold ETFs etc.
Real Estate	Land, House for self-occupation/ investment,

Real Estate	Commercial Real Estate, Fractional property investments such as REITs and InvITs, among others.
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Finally, once you've set the sails, periodic review and rebalancing is also essential. To manage a diversified portfolio, you need to review the performance of your exposure to various asset classes on a periodic basis. Rebalancing goes together with such a review exercise. For example, if the equity markets are bearish, maybe it is time to reallocate some of your debt exposure to equity. Similarly, if an important life goal is approaching, maybe it is time to withdraw a portion of equity invested for this goal and reinvest the same in low duration debt funds. In other words, after having planted the seed, you must carefully tend to the sapling for it to emerge into a tree that will provide shade to you.

This article underlined the steps to be followed towards achieving financial freedom. In summary, (1) you need to know your origin, destination, and track your expenses on your journey, (2) manage risk by providing for an emergency fund, and insuring health and life, (3) align investments with short-term and long-term life goals, plan your tax outgo, and finally (4) assess your risk profile, manage asset allocation with periodic review and rebalancing.

As a parting mantra I would like to re-quote what philosopher Henry David Thoreau said: "The price of anything is the amount of life you exchange for it". So plan, decide, act and make your dreams come true!

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## WHO AM I?

Poem


**Harshiya**

Senior Manager  
Recoveries Section  
RL&FP Wing

I am told I am strong and independent  
And I wear my courage as a pendant  
I would have never emerged this strong  
Without battling my fears all along  
Behind the beautiful smile  
I have some scars left untold for a while  
Every night I Scream until the pain is gone  
And cry out until I yawn  
Yet every day, I pick myself up, breathe in the fresh air  
and let down my lustrous hair  
I move ahead to focus on my goal  
And never show that my life has taken a toll  
I manage to hold my head high  
Like a bird in the sky  
I go out and put up a strong fight  
Coz I know, everything will be alright.

To all the independent and strong women out there...

## महिला (द्वारा) सशक्तिकरण : कल, आज और कल



**सुमती दीपक**

वरिष्ठ प्रबंधक

अनुशासनिक कार्रवाई कक्ष,  
अंचल कार्यालय, मुंबई

### महिला (द्वारा) सशक्तिकरण – कल :

जैसा कि हम सब जानते हैं, भारतीय संस्कृति में देवी को पूजा जाता है। इसलिए कहा गया है कि “यत्र नार्यस्तु पूज्यन्ते रमन्ते तत्र देवताः, अर्थात् जहाँ नारी की पूजा होती है, उसका सम्मान किया जाता है, वहाँ देवता निवास करते हैं। एक बहुत पुरानी और प्रसिद्ध कहना है कि “हर सफल आदमी के पीछे एक औरत / महिला / स्त्री होती है।” यह महिला, माँ, पत्नी, सहेली, बहन या बेटा भी हो सकती है।

छायावाद के मशहूर कवि श्री सूर्यकांत त्रिपाठी निराला की लंबी कविता है ‘राम की शक्तिपूजा’। कविता की कुछ अंतिम पंक्तियाँ निम्नवत् हैं :-

“साधु, साधु, साधक धीर, धर्म-धन धन्य राम !”

कह, लिया भगवती ने राघव का हस्त थामा

देखा राम ने, सामने श्री दुर्गा, भास्वर  
वामपद असुर स्कन्ध पर, रहा दक्षिण हरि पर।  
ज्योतिर्मय रूप, हस्त दश विविध अस्त्र सज्जित,  
मन्द स्मित मुख, लख हुई विश्व की श्री लज्जिता।

हैं दक्षिण में लक्ष्मी, सरस्वती वाम भाग,  
दक्षिण गणेश, कार्तिक बायें रणरंग राग,  
मस्तक पर शंकर! पदपद्मों पर श्रद्धाभर  
श्री राघव हुए प्रणत मन्द स्वरवन्दन करा  
होगी जय, होगी जय, हे पुरुषोत्तम नवीना”  
कह महाशक्ति राम के वदन में हुई लीना”

इस कविता का कथानक प्राचीन काल से सर्वविख्यात रामकथा के एक अंश से है। इस कविता पर वाल्मीकि रामायण और तुलसी के रामचरितमानस से कहीं अधिक

बांग्ला के कृतिवास रामायण का प्रभाव देखा जाता है। किन्तु कृतिवास और राम की शक्तिपूजा में पर्याप्त भेद है। कृतिवास में कथा पौराणिकता से युक्त होकर अर्थ की भूमि पर सपाटता रखती है। राम की शक्तिपूजा में कथा आधुनिकता से युक्त होकर अर्थ की कई भूमियों को स्पर्श करती है। इसके साथ-साथ कवि निराला ने इसमें युगीन-चेतना व आत्मसंघर्ष का मनोवैज्ञानिक धरातल पर बड़ा ही प्रभावशाली चित्र प्रस्तुत किया है।

इस कविता में रावण पर विजय पाने के लिए राम द्वारा दुर्गा की पूजा की जाती है। अंत में दुर्गा की सहायता से रावण को परास्त करने में राम सफल हो जाता है। कहने का तात्पर्य है कि भगवान विष्णु का अवतार, युद्धवीर व मर्यादा पुरुषोत्तम राम को भी युद्ध में विजय पाने के लिए स्त्री (दुर्गा) की सहायता लेनी पड़ी।

### महिला (द्वारा) सशक्तिकरण – आज और कल :

हमारे देश की विडंबना है कि भारतीय समाज, पुरुष प्रधान समाज है और महिलाओं को आगे बढ़ने नहीं दिया जाता है। समाज में उन्हें स्वयं अपने निर्णय लेने या शिक्षा हासिल करने के लिए संघर्ष करना पड़ता है। महिलाओं को आर्थिक फैसले से दूर रखा गया है और पैतृक संपत्ति व अन्य वस्तुओं से उन्हें वंचित रखा गया है। दहेज प्रथा, अशिक्षा, यौन उत्पीड़न, भ्रूण हत्या, घरेलू हिंसा आदि कुरीतियों द्वारा उन्हें आगे बढ़ने से रोका गया है। परिवार में और समाज में, हर कदम पर उनके साथ बुरा बर्ताव किया गया।

हम सब इस बात से अवगत हैं कि भारत अपना आकार और

जनसंख्या में, दुनिया में सबसे बड़ी देशों में से एक है। भारत हर वर्ष, ऑस्ट्रेलिया की जितनी आबादी है, उतनी आबादी को जोड़ती है। जनसांख्यिकीय आधार पर यह बात हमारे देश के लिए उचित है कि मानव संसाधन में बढोत्तरी देश के विकास के लिए आवश्यक है। लेकिन सिक्के का दूसरा हिस्सा है कि हमारे देश में भ्रूण हत्या आदि की वजह से लड़कियों/महिलाओं की संख्या में कमी आई है। ग्रामीण भारत में महिलाओं पर सबसे ज्यादा अत्याचार होते हैं। इसके साथ ही उन्हें शिक्षा भी नहीं देते हैं और बचपन से उन्हें घरेलू काम संभालने के लिए कोसा जाता है। उनकी भावनाओं को दबा दिया जाता है और उन्हें यह बताया जाता है कि 'तू दुर्बल है, और दुर्बल ही रहना।'

महिलाएं, अपनी स्वास्थ्य की परवाह किए बिना एक साथ कई काम, जैसे घरेलू काम, बच्चे व बुजुर्गों की देखभाल, रोजी रोटी कमाने के लिए मेहनत आदि करने के लिए मजबूर होती है। बचपन में अपनी माँ द्वारा और यौवन में अपनी सास द्वारा उन्हें आगे बढ़ने का मार्ग प्रशस्त किया जाना चाहिए। नई पीढ़ी में एक नई सोच पैदा करने का काम केवल महिलाओं के माध्यम से ही संभव है।

यदि हमें अपने देश को प्रगति की ओर ले जाना है तो महिलाओं को शिक्षा देना सबसे महत्वपूर्ण है। पंडित जवाहरलाल नेहरू ने कहा था कि "लोगों को जगाने के लिए महिलाओं को जागृत होना ज़रूरी है। जब एक महिला अपना कदम उठाती है तो परिवार आगे बढ़ता है, फिर गाँव आगे बढ़ता है और फिर राष्ट्र विकास की ओर उन्मुख होता है। इसलिए, भारत के संविधान में समानता का अधिकार दिया गया है। कहा जाता है कि एक महिला यदि शिक्षित है, तो उस समाज में सुधार होगा। इसीलिए सरकार द्वारा "बेटी बचाओ, बेटी पढ़ाओ" योजना की शुरुवात की गई है। इसके साथ ही हमें पिछड़े ग्रामीण क्षेत्रों की महिलाओं के विकास के लिए कदम उठाने हैं। वहां पर सरकार द्वारा रूपायित विभिन्न योजनाओं के प्रति महिलाओं को उन्मुख करने की

आवश्यकता है। उन्हें हर क्षेत्र में जैसे - शिक्षा, संपत्ति, विरासत, भूमि अधिकारों, रोजगार आदि से संबंधित जानकारी के लिए उनमें सतर्कता लानी होगी।

हम सब अपने अधिकारों से वाकिफ़ हैं, लेकिन अपने कर्तव्यों से नहीं। समाज में महिलाओं को वास्तविक अधिकार को प्राप्त करने के लिए सक्षम बनाना और महिलाओं को उनके अधिकारों से अवगत करवाना प्रत्येक भारतीय का नैतिक दायित्व होना चाहिए जिससे वह परिवार व राष्ट्र के प्रति उनकी ज़िम्मेदारियों से अवगत होकर हर क्षेत्र में सक्रिय और सकारात्मक भूमिका निभा सके। महिला सशक्तिकरण की वजह से महिलाओं में हो रही प्रगति भी देश के विकास के लिए बहुत ज्यादा ज़रूरी है। सशक्त महिला और सशक्त समाज, देश के विकास में दोनों एक दूसरे के पूरक हैं।

केवल ग्रामीण क्षेत्रों में ही नहीं, शहरी क्षेत्रों में भी जागरूकता लाने की आवश्यकता है। शहरों में पढ़ी-लिखी महिलाएं यौन शोषण, घरेलू हिंसाचार, बलात्कार, दहेज प्रथा जैसे कुरीतियों से पीड़ित हैं। सरकार द्वारा 2013 में 'कार्यस्थल पर महिलाओं का यौन उत्पीड़न अधिनियम 2013' द्वारा उन्हें सुरक्षा प्रदान की गई है। फिर भी महिलाएं पुरुषों के विरुद्ध आवाज़ उठाने से डरती हैं। समाज में प्रतिष्ठा को संभालने के कारण उन्हें कई बार उनके ही माता-पिता या रिश्तेदारों द्वारा भी समर्थन व सहयोग नहीं मिलता है। इस कारण महिलाएं चाहे वे ग्रामीण क्षेत्र से हों या शहर में रहनेवाली हों, उच्च वर्ग से हों या उच्च शिक्षित हों, उन्हें अपने अधिकारों के प्रति सजगता लाने के लिए उन्हें प्रशिक्षण द्वारा अपने अधिकारों के बारे में अवगत कराना चाहिए। इस बात में दो मत नहीं हैं कि भारत की महिलाएं राष्ट्र की प्रगति में एक महत्वपूर्ण भूमिका निभाती हैं। आशा है धीरे-धीरे समाज में यह बदलाव होगा और वह समय दूर नहीं है जब भारतीय महिलाओं को हर क्षेत्र में उनके शौर्य के कारण पहचाना जाएगा।

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# बेटियां



**मनोज कुमार**

वरिष्ठ प्रबंधक (राजभाषा)  
अंचल कार्यालय, करनाल

बेटियां बेटों से कम नहीं  
कहती नहीं करके दिखाती हैं  
हर वो काम जो समझा गया है  
अब तक केवल बेटों का ही काम।

पहाड़ों की ऊंचाई चढ़ती बेटियां  
अंतरिक्ष की उड़ान भरती बेटियां  
समुद्र की गहराई ढूँढ़ती बेटियां –  
जल, थल, नभ में नाम कमाती बेटियां।

मत समझो बेटियों को कमजोर  
वो अबला नहीं सबला हैं हर ओर  
समझ के उसे अबला मत धिक्कारो –  
वह शक्ति है, दुर्गा है, यह स्वीकारो।

बेटी किस पिता को नहीं होती है प्यारी  
बेटी समझती है भावना पिता की सारी  
बेटी बढ़ती है जब जग में आगे –  
पिता को होती है खुशी बड़ी न्यारी।

बेटी को शिखर पर देखना  
होता है हर पिता का सपना  
बेटी के हर सपने को पूरा करना –  
होता है पिता के सुकून का कारण।

बेटियां बुनती हैं ऐसे सपने  
जिनमें अपनत्व के फूल हैं खिलते  
प्यार, स्नेह और मातृत्व के गुण –  
होते जिसमें भरपूर-अपनी संपूर्ण गरिमा में।

बेटियों को नहीं दिया गया है अब तक  
वो सम्मान, जिसकी वो अधिकारिणी हैं  
एक स्थायी और सम्मानपूर्ण जीवन के लिए –  
करना पड़ रहा उसे संघर्ष आज तक।

न्याय मिले हर बेटी को  
आज भी यह बस नारा है  
संघर्ष करना है हर बेटी को  
जब तक स्थायी समानता न हो।

आज भी बेटे के मोह में  
कुछ लोग कन्या भ्रूण हत्या में  
कर रहे हैं बेटी के साथ अन्याय –  
जो नहीं जन्म देना चाहते बेटी को।

बेटी जो बहन है, मां है, पत्नी है  
प्यार का सागर है, प्रेम का स्रोत है  
उस बेटी के साथ यह लैंगिक असमानता क्यों –  
हमें देना होगा हर बेटी को इसका जवाब।

बेटियों को देना होगा हर वो अधिकार  
जिसकी वो अधिकारिणी हैं और हम ऋणी हैं उसके  
जिसने हमें अपने ममत्व से समत्व का पाठ सिखाया है  
मानवता कब उस ऋण से उऋण हो सकी है।

हे मानव! प्रण कर! प्रण कर!  
हर बेटी का तू सम्मान कर!

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**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.**

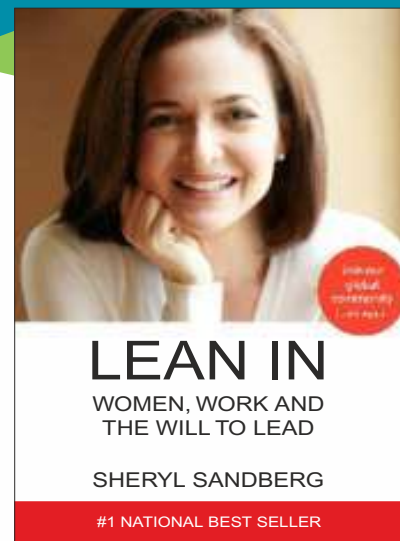
Name	Staff No	Designation	Branch	Expired on
ANURADHA V	65016	OFFICER	HEAD OFFICE BENGALURU	06-12-2021
BUDDHADEV DAS	69951	HKP	BUDGE BUDGE	13-12-2021
MILAN PRADHAN	100130	HKA	MERAMANDALI BRANCH	19-12-2021
NANHEY	504348	HKA	NAGINA	19-12-2021
K K SAGHI	58672	SWO A	VALAPAD	22-12-2021
BHAVANA C P	84913	OFFICER	KANNUR RETAIL ASSET HUB	23-12-2021
SUBRATA SINHA	71717	SWO A	GUWAHATI HATIGAON	23-12-2021
KULDIP SINGH	75205	ARMED GUARD	KRIMCHA	26-12-2021
M AJAYKUMAR	46723	MANAGER	CANNANORE CUR CHEST	03-01-2022
MANJUNATH KADAKOL	100253	HKP	KITTUR	04-01-2022
V ASIRVATHAM	70716	ARMED GUARD	PONDICHERRY MUTHIALPET	05-01-2022
T V VIJAYAN	58360	OFFICER	PERIYAPATNA	08-01-2022
PALLI VINOD KUMAR	765125	CLERK	CHINNAIGUDEM	09-01-2022
SELVAM A	546209	DCP	MUMBAI MULUND CAMP	09-01-2022
CHIKANNA A	528881	HKA	BLORE GARDEN CITY COLLEGE	10-01-2022
PUSHPA MAHADEV LOKALE	88468	HKP	BELAGAVI CAMP	14-01-2022
G S PARASURAMAN	66293	SWO A	GUDIYATHAM	16-01-2022
CHITTIBABU P	69566	MANAGER	TUMAKURU CUR CHEST	18-01-2022
KUNCHE VENKATA PRAVEEN K L	803649	ASST MANAGER	SULLURPET	21-01-2022
MAHADEVAN V	82583	SWO-A	VAIKOM	22-01-2022
VEERA SWAMY TALLA	535517	SR MANAGER	DURKI	24-01-2022
ASHOK KUMAR CHOUDHURY	60213	OFFICER	PATNA CUR CHEST	27-01-2022
KASHMIR CHAND	53466	DAFTARY	HAMIRPUR	28-01-2022
MT ALKESH SHAH	95573	SWO A	VADODARA GORWA	28-01-2022
M D SAHABUDDIN	85948	HKP	MORIGAON	28-01-2022
USMAN S SARAWAD	484585	ATTENDER	WADAWADAGI	30-01-2022
SHIVAJI D RAVAN	61274	DAFTARY	MOHONE	31-01-2022
SHRISHAIL J DHUMAGOND	521406	DVR/ATTENDER	BIJAPUR REGIONAL OFFICE	31-01-2022
VAIBHAV DNYANDEO DHOKARE	121376	SWO A	GHODEGAON	09-02-2022
SURESH A PARI	71347	PEON	THANE VARTHAKNAGAR	09-02-2022
MUNNA KHAN	62223	SWO A	AGRA DEHTORA	14-02-2022
TAMILARASI A	103457	OFFICER	SALEM REGIONAL OFFICE	21-02-2022
RANGASWAMAIAH D	57701	DAFTARY	BANGALORE RAJAJINAGAR III BLC	23-02-2022
RAMAVTAR MEENA	671374	SWO A	DAUSA	25-02-2022



# LEAN IN

## Women, Work and the will to Lead

— Sheryl Sandberg



Sheryl Sandberg is the Chief Operating Officer (COO) of Facebook (now Meta Platforms). She published her first book “**Lean In: Women, Work and the Will to Lead**”, co-authored by Nell Scovell, in the year 2013. The book touches upon various aspects regarding business leadership and development, issues concerning lack of women in government and business leadership positions and women's liberation. “**Lean In**”, was an extension of Sandberg's widely popular TED Talk “*Why we have too few women leaders*”, which had interesting anecdotes and astounding statistics. The book, per se, was a clarion call to bring about systemic changes in the organisational structure and to provide ways and means to make women successful at work. When “**Lean In**” was released in 2013, it became an instant hit. The book sold over 1 million copies in just under 6 months and was on top of the best seller list since its launch.

Sheryl Sandberg, one time, was voted one of the most influential people in the world. So when the book got released, it was the topic of discussion amid the corporate bigwigs. The book made an instant connect with women professionals who wanted to make it really big out there and men who wanted to contribute towards a more impartial and unbiased society. “**Lean In**” talks about or rather brings into light the obstacles that restrict women from going the extra mile and take up leadership positions in organisations. The book ruthlessly dissects barriers such as discrimination, blatant and subtle harassment in all forms and the societal prohibitions and gender roles that often rein in a woman's progress and advancement. Sandberg is very loud in her efforts to bring about a tangible change in the way women think and act and to break down all restraints that is holding them back. She says that her ultimate goal, as an influencer, is to encourage women to lean in to positions of leadership as (she believes that) their presence in positions of power will create a more equitable world with opportunities for everyone.

Many construe Sandberg's ideologies as being feminist, as she advocates women to be at the top in their respective fields and implore men to act like real partners (to women) by helping them in their household chores. She supports this notion with some startling statistics which revealed that the divorce rates plummeted when wife earned half the income and the husbands did half the household works. The quote from the book “A truly equal world would be one where women ran half our countries and companies and men ran half our homes” is a fascinating testimony to this fact. Whether it's a success mantra or not, “**Lean In**” definitely instigates tangential thinking. A must read for anyone who wants to bring about insightful changes in their lives.



Sindhu V



11.02.2022 को सीआईबीएम, मणिपाल में नए शैक्षणिक ब्लॉक का उद्घाटन करते हुए श्री एल.वी. प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी। चित्र में श्री शंकर एस., मु.म.प्र., श्री रामा नायक के., म.प्र., श्री एच.के. गंगाधर, उ.म.प्र. और अन्य कार्यपालक भी दिखाई दे रहे हैं।

Sri L V Prabhakar, MD & CEO inaugurating the new academic block at CIBM, Manipal on 11.02.2022. Sri Shankar S, CGM, Sri Rama Naik K, GM, Sri H K Gangadhar, DGM, and other executives are also seen in the picture.



केनरा बैंक की पूर्ण स्वामित्व वाली अनुषंगी कंपनी केनरा बैंक सिक्योरिटीज लिमिटेड ने केनरा बैंक को ₹24.00 करोड़ की शेयर पूंजी और ₹58.68 करोड़ की आरक्षित निधि यानी कुल ₹82.68 करोड़ की राशि प्रत्यावर्तित की है। श्री देवाशीष मुखर्जी, बैंक के कार्यपालक निदेशक और केनरा बैंक सिक्योरिटीज लिमिटेड के अध्यक्ष से ₹82.68 करोड़ का चेक प्राप्त करते हुए श्री एल.वी. प्रभाकर, प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी। चित्र में अन्य कार्यपालक भी दिखाई दे रहे हैं।

Canara Bank Securities Limited, a wholly owned subsidiary of Canara Bank has repatriated Share Capital of ₹24.00 Cr and reserves of ₹58.68 Cr amounting to ₹82.68 crore to Canara Bank. Sri L V Prabhakar, MD & CEO receiving a Cheque of ₹82.68 Crore from Sri. Debashish Mukherjee, ED of the bank & Chairman of Canara Bank Securities Limited. Other executives are also seen in the picture.



*“ Friends are the best groomers ”*

राजस्थान सं./Registration No. 36699/83



Photograph by :  
**Gopi Raman**  
Senior Manager  
L&D Centre Lucknow