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CANARA BANK  
OFFICERS'  
ASSOCIATION



# SHE CAN

...SHINE THROUGH

## EDITORIAL

We are pleased to share yet another edition of She Can for the year 2025. We wish to empower women by elevating ourselves and by thriving in the platforms given by the CBOA.





**SHE CAN**  
...SHINE THROUGH

## FROM THE DESK OF GENERAL SECRETARY

In this April edition of **"The Empowered Woman,"** we embrace the dawn of a new financial year with renewed vigor and optimism. As we step into FY2025-26, CBOA reaffirms its dedication to creating a backdrop where every woman feels empowered, supported, and equipped to achieve her full potential. This edition outlines our outlook for the coming year, highlighting the opportunities ahead and how we continue to partner your growth and success.

The beginning of a new financial year is more than just a calendar change; it's a strategic inflection point. At CBOA, we view this as a fresh canvas to paint a future defined by progress, innovation, and shared prosperity. As we embark on this new financial journey, our core mission of empowering women remains the same.

From leadership roles to every facet of our operations, we are dedicated to dismantling barriers and building bridges to a more equitable and thriving workplace.

As Eleanor Roosevelt wisely stated, "The future belongs to those who believe in the beauty of their dreams." At CBOA, we believe in the dreams and aspirations of every woman within our organization. This new financial year presents an exciting opportunity for us to collectively achieve remarkable milestones. We look forward to a prosperous new financial year, hand-in-hand with each one of you.

### **K RAVI KUMAR**

General Secretary

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# FINANCIAL SPECTRUM

APRIL 2025 EDITION

## From Conflict to Cost: India-Pakistan Standoff Impact on India's Economy

The global landscape today is marked by simmering geopolitical tensions that have far-reaching economic consequences. Conflicts like the Ukraine-Russia war and the Israel-Iran standoff have highlighted how geopolitical instability can send shockwaves through national economies and global markets. These wars have disrupted energy supplies, led to inflation, and caused market volatility, affecting not just the warring nations but the entire world. In this context, the recent terror attack in Pahalgam has reignited tensions between India and Pakistan, drawing attention to the potential economic costs of conflict. As the two nuclear-armed nations edge closer to military escalation, the fallout could be felt both within the region and globally. With rising defence spending and market uncertainties, India faces critical choices about how to navigate these dangerous waters without sacrificing its long-term economic stability.

### Impact on Civil Sectors and Growth Prospects

Real estate, tourism, and aviation often bear the brunt of wartime uncertainty. Housing sales in Delhi-NCR and other northern states may see short-term dips, and hospitality revenues, especially in Kashmir and adjoining regions, could collapse. Businesses may adopt a wait-and-watch approach, delaying expansion or investment in India. Yet, the long-term fundamentals of India's economy remain strongly supported by reforms, digital infrastructure, and a young, entrepreneurial population.

### The Economic Toll of Conflict

History has shown us that conflict can be economically crippling. During the 1965 and 1971 wars with Pakistan, India's GDP growth plummeted. Although the Kargil conflict in 1999 was short and saw the economy rebound, current conditions are different. A prolonged conflict now could strain public finances, disrupt reforms, and stall key infrastructure and welfare projects. India's current defence budget ₹6.21 lakh crore already represents a significant allocation. Any surge in military spending would require sacrifices elsewhere, possibly through increased taxes or reduced development funding.

### Pressure Points in Banking, Markets, and Currency

Public sector banks could face stress as market volatility rises and investor sentiment dips. Despite India's strong forex reserves of over \$650 billion, the rupee has already begun to show signs of instability, reacting to geopolitical uncertainty. Capital flight, coupled with oil price spikes, could stoke inflation. While equity markets have historically shown resilience during past conflicts, the broader economy, especially consumption and manufacturing could experience drag.



### India's Economic Outlook: Growth Amidst Conflict

Even with conflict related headwinds, India's growth story is far from over. Structural reforms, a diversified economy, and global investor confidence continue to support India's medium-term growth. Equity markets may see short-lived volatility but are expected to recover, especially if the conflict is contained swiftly. India has weathered past storms and emerged stronger each time.

### Peace Over Power: A Strategic Choice

As calls for military action echo, it is vital to remember that true strength lies in restraint and wisdom. India stands tall not just because of its might, but because of its democratic ideals, civil institutions, and commitment to progress. While justice must be served and security ensured, the ultimate goal must be peace. A return to diplomacy, however strained, offers a far more sustainable path than prolonged conflict.

**For the sake of growth, for the dreams of our youth and for the future we share with our neighbours, it is time to extinguish the wildfire before it consumes more than we can afford. Peace is not a compromise it is a legacy worth building.**



## BIHAR KI BETI — Dr SHEFALIKA VERMA

**Born: August 9, 1943, in Bhagalpur**

## STATE FOCUS BIHAR

Bihar is a land rich in cultural heritage and literary traditions. It has produced numerous dignitaries who have contributed significantly to Indian literature. Amongst them is Dr. Shefalika Verma, often referred to as the “Mahadevi Verma of Maithili.” Her profound contributions to Maithili and Hindi literature have not only enriched the literary world but have also inspired countless individuals, especially women, to pursue their passions in the arts and humanities.

**Dr. Mrs. Shefalika Verma is a combination of diverse qualities and is an important writer in contemporary Maithili literature since 1961.**

### Major Achievements

- ◆ She was honoured with Sahitya Akademi Award (2012) for her autobiography *Kist Kist Jeevan*, a poignant narrative reflecting her life's journey and societal observations.
- ◆ Her writings have been translated into multiple languages, like Oriya Gujarati Nepali Hindi English. She Served as the Head of the Hindi Department at Sarbanarayan Singh Saharsa College and later at AN College, Patna.
- ◆ She Actively participated in the Jaiprakash Movement, showcasing her commitment to social causes. She held esteemed positions in various governmental and non-governmental organizations, including the Maithili-Bhojपुरi Academy under the Delhi Government.
- ◆ She was awarded with numerous awards such as the First World Women Award, Lifetime Women Excellence Award, Atal Mithila Samman, and Mithila Ratna, among others. She was also honoured with the title of 'KAVYA VINODINI'

In 1974, she was acclaimed as the Best Maithili Prose Writer and was awarded with Mahamahopadhyay Dr. Umesh Mishra Memorial Gold Medal by Maithili Academy, Allahabad,

Dr. Verma's literary works into themes of love, societal norms, and women's in the syllabus of the board exam in England, highlighting the universal appeal of her writings. Through her profound storytelling and poetic expressions, she continues to inspire and influence generations, solidifying her legacy in the annals of Indian literature.

She gives fiery speeches on problems of female-folk, specially, female education, dowry system and other social evil and educational problems like exploitation of women.

According to her, 'a Nation can not claim to be beautiful only due to its rivers, mountains, jungles and greeneries, but there is the need of educated and disciplined persons living in the state of mutual affection, amity and equality to make it worth living.





# REDEFINING MASCULINITY UNROOTING PATRIARCHY



## Undaunted Spirits-Laxmi Agarwal & Alok Dixit's Crusade Against Acid Violence

Alok Dixit, along with Ashish Shukla, played a pivotal role in starting the "Stop Acid Attacks" campaign in 2013. Dixit, a journalist and social activist, is known for his advocacy on issues like freedom of the internet and human rights. He worked with Laxmi to raise awareness about acid attacks and to advocate for the rights of survivors.

Fifteen-year-old Laxmi Agarwal's life changed forever when a 32-year-old man, whose marriage proposal she had rejected, attacked her with acid in Delhi's Khan Market. The assault left her with severe burns across her face and body, requiring multiple surgeries and years of painful recovery. In spite of the physical and emotional trauma, Laxmi made the brave decision not to hide her scars, declaring, "I had done nothing wrong," a stance that would come to define her activism.

Laxmi filed a Public Interest Litigation in India's Supreme Court seeking restrictions on acid sales and improved compensation for victims. Her persistent campaigning led to a landmark 2013 ruling that established strict regulations on acid sales, mandated a victim compensation scheme, and imposed criminal charges for establishments violating these regulations. This victory represented a transformative change for all acid attack survivors in India, creating essential protections that had previously been absent in the legal framework.

Laxmi emerged as the face of a growing movement against acid violence. In 2014, she co-founded the "Stop Acid Attacks" campaign, which evolved into the Chhanv Foundation. Her most innovative initiative was establishing Sheroes Hangout cafés in Agra and Lucknow, businesses operated entirely by acid attack survivors that provide employment opportunities while challenging public perceptions. For her extraordinary activism, Laxmi received the International Women of Courage Award from Michelle Obama in 2014, and her story reached mainstream audiences through the 2019 film "Chhapaak," starring Deepika Padukone.

Alok Dixit's consistent and vocal support for Laxmi and other survivors challenged the stereotype of men being detached or uninvolved in issues of gender-based violence. His actions redefined masculinity by highlighting the importance of empathy, solidarity, and proactive engagement in dismantling patriarchal structures that enable such violence. He demonstrated that true strength lies not in dominance or indifference, but in actively working towards a more just and equitable society for all.

"STOP ACID ATTACKS" showcased a powerful departure from traditional masculine roles that often discourage active engagement in issues predominantly affecting women. Rather than remaining a passive observer, Dixit stepped forward, using his platform and skills to amplify the voices of survivors like Laxmi and to demand accountability from the system.

The establishment of SHEROES HANGOUT CAFES, while spearheaded by Laxmi and run by survivors, also reflects the supportive and collaborative spirit fostered by Dixit and the "Stop Acid Attacks" campaign. These spaces, offering employment and dignity to survivors, were a direct outcome of the activism they jointly pursued. Dixit's commitment to creating tangible change in the lives of survivors demonstrated a form of masculine engagement that prioritizes care, support, and the empowerment of marginalized communities.

Dixit's involvement went beyond mere advocacy; it involved actively working alongside Laxmi to raise public awareness about the prevalence and devastating impact of acid attacks. This partnership, built on mutual respect and a shared commitment to justice, challenged the conventional power dynamics often present in gendered activism. Here was a man standing shoulder-to-shoulder with a woman who had endured unimaginable trauma, not as a savior, but as an equal partner in the fight for change.

While Laxmi Agarwal became the powerful face of the movement, Alok Dixit's unwavering support and collaborative spirit were crucial in amplifying her voice and translating her personal tragedy into a national movement for change. His commitment to the cause, his willingness to challenge gender stereotypes by actively advocating for women's rights, and his dedication to creating tangible support systems for survivors underscore a vital aspect of the fight against acid violence – the crucial role of male allies in redefining masculinity and fostering a culture of respect and equality.

**DIXIT's work serves as a powerful example of how men can be instrumental in creating a safer and more just world for women**



SUPREME COURT

# THE COURT ROOM DRAMA

APRIL 2025 EDITION

## Reproductive Autonomy and the Constitution

### A Landmark Judgment in *Suchita Srivastava v. Chandigarh Administration* (2009)

-Which reinforced the autonomy and dignity of women, especially those with disabilities.

In a transformative judgment, the Supreme Court of India in *Suchita Srivastava v. Chandigarh Administration* [(2009) 9 SCC 1] upheld a woman's right to make reproductive choices as a dimension of personal liberty under Article 21 of the Constitution. This case not only clarified the law around reproductive rights but also reinforced the autonomy and dignity of women, especially those with disabilities.

#### THE BACKGROUND OF THE CASE

The case involved a mentally challenged woman who became pregnant as a result of sexual assault while living in a government-run welfare institution in Chandigarh. The Chandigarh Administration, upon discovering her pregnancy, sought judicial permission for a medical termination of pregnancy (MTP), arguing that the woman was unfit to raise a child and that continuing the pregnancy was not in her best interest.

The Punjab and Haryana High Court had granted permission to terminate the pregnancy, largely on the assumption that the woman lacked the capacity to make an informed decision. However, this decision was challenged before the Supreme Court by Suchita Srivastava, a member of the institution's managing committee, who contended that the woman had expressed a desire to carry the pregnancy to term.

#### IMPACT OF THE JUDGEMENT

Recognizing reproductive rights as constitutional rights under Article 21, Affirming the agency of women with disabilities in making reproductive choices, Clarifying that state authorities cannot impose decisions about pregnancy without legally valid consent. Contributing to progressive interpretations that later informed reforms like the Medical Termination of Pregnancy (Amendment) Act, 2021, which expanded access to abortion.

#### CONCLUSION

*Suchita Srivastava v. Chandigarh Administration* is a cornerstone in Indian reproductive rights jurisprudence. The judgment underscores that bodily autonomy is a non-negotiable element of dignity, especially for marginalized women. It laid the groundwork for future policies and legislation that aim to balance state interest with individual freedom, particularly in sensitive matters of pregnancy and motherhood.

#### THE SUPREME COURT'S RULING

##### The Supreme Court overturned the High Court's order and held that

Reproductive choice is a fundamental right under Article 21, as part of the right to personal liberty, privacy, and bodily integrity.

The woman, though mentally challenged, was not "mentally ill" under the Mental Health Act, 1987, and therefore had the capacity to make reproductive decisions.

Consent for abortion must come from the woman herself unless she is mentally incapable under the law. In this case, she had shown maternal instinct and willingness to carry the pregnancy.

The Medical Termination of Pregnancy Act, 1971 (as it stood then) required consent from the woman herself for abortion, unless she was a minor or mentally ill, which was not applicable here.

**As India continues to grapple with issues surrounding women's rights, this judgment remains a guiding light for judicial sensitivity & constitutional fidelity.**





# COMPASSION IN ACTION

## A LIFELINE FOR A GRIEVING FAMILY



### Introduction of Appointee

Mrs. Pagadala Sravani, wife of Late Shri Pagadala Ramu (Manager who has lastly worked in RAH, Guntur) got compassionate appointment and joined Mangalagiri branch, Guntur with the effort of CBOA.

Two years back, our Guntur RO witnessed a tragic incident with the demise of our then staff member Mr. Pagadala Ramu (665768), Manager, RAH, Guntur due to failure of gallbladder surgery.

He is left with his wife, Mrs. Pagadala Sravani, and his two daughters aged 8 and 6 years. With the support of our CBOA, his wife Mrs. Sravani has restarted her new life by getting compassionate appointment within 7 months and she joined as SWO at Mangalagiri branch for which she was very grateful.

### A note from a Grateful heart

After the sudden and heartbreaking demise of my husband, our world turned upside down. I was left in deep emotional shock and financial insecurity, with my two small daughters to care for and a future filled with uncertainty. At that time, being offered a **\*compassionate appointment\*** brought me some hope and dignity, and for that I was grateful and I never forget this help, what all I can do is to serve the Canara Bank with all the hope.

With folded hands and a deeply grateful heart, I want to express my sincerest thanks to our **Respected MD & CEO Shri Satyanarayana Raju Sir** for your extraordinary kindness, compassion, and timely intervention. In our lives, some people appear like guardian angels during our most difficult moments and for me and my daughters, you are that angel.

However, we were still struggling with multiple loans and growing responsibilities. My single salary was not enough to manage everything especially the education and upbringing of my children. When we discovered there were issues in settling my husband's Canara HSBC Life Insurance claim, I felt lost and helpless again.

But then, as always, our **CBOA and General Secretary Sri Ravi Kumar Sir** stood by us like a family, and our **Respected MD & CEO Shri Satyanarayana Raju Sir** took this up personally something I never imagined. They did not see this as just another file. They saw the pain and struggle behind it. They treated my husband's case with compassion and humanity, and pursued it with utmost sincerity.

Today, because of their kind heart, our family has **received compassionate appointment and the insurance amount of Rs. 25,00,000 (Twenty Five Lakhs)**. This is not employment and just money for us; it is a new beginning, a pillar of strength, and a source of security for my children's future. No words can truly express what this means to me. Saying "thank you" feels so small, but I want you to know that you will always remain in our prayers and blessings. My daughters and I will never forget this helping hand during a time when we needed it the most. Your leadership is not just about running a great institution; it is about touching lives, and ours is one such life that you have deeply impacted.



## GRATITUDE

**"जिंदगी के साथ भी,  
जिंदगी के बाद भी"**



**Gratitude to our General Secretary, Shri Ravi Kumar Ji, and the visionary leadership of CBOA and Respected MD & CEO Shri Satyanarayana Raju Sir for their relentless commitment to employees.**





# WHAT IS NOT CONSENT

## Did You Know ???

**We talk a lot about what consent is, but it's just as important to talk about what is NOT a consent.**

Just because someone doesn't say NO, doesn't mean they are saying YES. They might be uncomfortable, unsure or frozen.

Why a woman's NO is treated as a "maybe"?

When a man says no in this culture, it's the end of the discussion. But when a woman says NO, it's the beginning of a negotiation. A woman's NO strongly means a NO. Why is she being repeatedly forced to say YES?

Even if you are close friends or dating, you still need ongoing consent. It's just that you are trying to know each other. It doesn't mean a complete YES until she is totally comfortable or acceptable to step into the concrete relationship. Familiarity doesn't equal permission.

If someone says YES because they feel pressured, scared, intoxicated or manipulated, that's NOT a real consent.

True consent must be freely given.

What someone wears, how they dance or if they smile at you doesn't imply consent. She might be inviting you as your FRIEND. Never assume someone is inviting anything beyond what they have clearly agreed to.

Passive body language, avoiding eye contact, freezing or discomfort are all signs something's off. It means that she is not agreeing to what you have in your mind. It's just that she wants you to understand it's a NO. When she is avoiding any of your sentences, it means that she wants you to stop such acts. It means that she may want your friendship and not a dating kind of relationship.

Consent is active and enthusiastic, not passive or hesitant.

Assuming someone is okay just because they didn't object before can be harmful. Maybe they were unsure.

Consent isn't a checkbox you tick once. You have to always ask.

**If it's not loud, clear and willing,  
it's a BIG NO.**

THE BIG







# REVITALIZE

## STRONG, SINGLE, THRIVING



**Single parents** who had sailed through rough waters had found remarkable personal and emotional growth.

Breaking up is never easy, but people learn to bounce back. It's a perceived notion that single parents struggle with parenting tasks, but tables have turned. Many single parents are not just surviving, they are in fact thriving.

From actress Sushmita Sen, who is often lauded for her boldness in defying societal norms and accepting motherhood as a single parent to Karan Johar nurturing his two kids or even Tushar Kapoor. Single parenting or solo parenting seems to be the ongoing trend.

## Breaking up is never easy... People learn to bounce back



### POST BREAKUP GLOWS:

In recent times, many parents are handling breakups and co-parenting more effectively than in the past. These changes are attributed to evolving societal attributes and expectations. A study by Talker Research recently put forth that single parents who had sailed through rough waters had found remarkable personal and emotional growth. These parents were seen to be flaunting their post breakup glows.

If the breakup was an amicable one and there is mutual understanding between the parents, the transition is a lot smoother. Breakups don't always have to be ugly. The transition period for such parents could range from jumping into solo parenting from co-parenting, juggling chores, homework, meals or even self-care needs.

## ROAD TO LOVE 2.0

Being a single parent means wearing multiple hats. 54% of their respondents in the Talker Research reported being approached by potential dates. This means that nurturing a kid and dating could be agreeable. However, many single parents may take longer to get comfortable and fit into their dating shoes again. The research suggests it takes over a month or more for a single parent to get back into the mood and space for romance post breakups.

Single parents should prioritize their well-being. Single parents can also consider engaging in social and cultural groups or pursue hobbies for self-care. Visiting places that heal or uplift one's mood or invest in upskilling, be it with art, music, cooking or anything could serve as a boost to one's mental well-being. Being a single parent could be challenging both for the child as well as the parent.

## THE CHECKLIST

While parents usually make peace with reality, it's the child that is left with many unanswered questions. For instance, why is my other parent not present during family gatherings or parent teacher meets? Or why don't both of my parents spend as much time as they did before? This forms a part of the child's internal questioning system. There is a lot that could be happening in his external surroundings. There could be instances of teasing or bullying that could weigh down upon a child.

It is important that single parents stay connected with kids especially during such transition period post separation. Many single parents feel overwhelmed while explaining their breakup situation to the kids. Single parents must have a pragmatic approach where they present the truth to their children with a "soft touch". Financial independence is a core asset at such times so that such parents can cater to the needs of their children as well as to their own needs.

While parenting can be a juggling task, redefining one's approach and having that accommodated with your child may help. Even if most single parents seem to have nailed the core essential of parenting, there could be instances of parenting parents reaching a dead end in trying to manage it all.

The correct approach starts by prioritizing the child's well-being along with effective communication. Such goals are achieved better by first acknowledging the reality of the situation at hand. One can start by processing emotions or by seeking therapy, but most importantly by separating partner and parent roles.

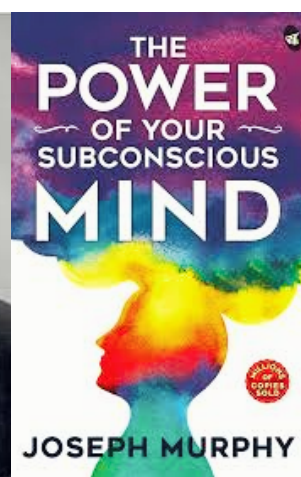
*As single parents continue to flaunt their post breakup glows, it's important they bear these minor additions in mind.*

# THE POWER OF YOUR SUBCONSCIOUS MIND

Author, Dr Joseph Murphy explains that if we pray correctly, our prayers will always work. But why do our prayers not work? This is because we don't focus on one thing with all our heart and mind and don't follow the proper technique. The book intends to enlighten us with the right techniques so that we increase our focus and rewire our subconscious mind to work in our advantage.

The power this book is talking about, I am sure most of us have experienced it. In my case I always used to ask myself to wake me up at 6 am and amazed but it wakes me up at exactly 6 am even in winters. So yeah this is one small example but, in this book, so many examples have been given which shows the infinite, never ending power of our intelligence.

It focuses on several issues which can be solved by our infinite intelligent (each chapter has been dedicated to make us understand how it can be effectively used to solve our so-called miseries)



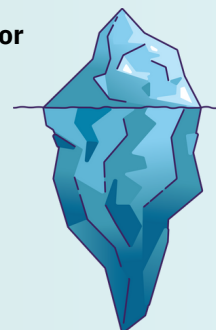
**How to use the power of subconscious mind for health.**

**Use of subconscious mind for making Wealth.**

**How Scientist use the subconscious mind.**

**Resolve marital problems, remove fear.**

**Stay Young in spirit forever.**



## ON THE WHOLE

This could be a life changing book. It explained the concept through real time examples which has happened with authors & followers. It consists of chapters, in each chapter he has given one prayer to be repeated before sleep if you have so and so desires. It explains how outer world is created by our inner world only. The book says our subconscious mind is extremely sensitive towards our conscious mind. So immediately correct your negative sentences into the positive one.

Explains how health, wealth, marital issue or any big thing can be resolved easily through our inner believes. Book talks about the different methods to use our infinite power. It's says our subconscious mind doesn't know what is positive or negative. It just acts upon our impression of thoughts.

It basically makes you realize the power within you, at the end of each chapter you will also find bullet points or summary about the chapters. Each chapter is very relatable with our lives and as you move towards the end, all the questions have been answered in this book. What is subconscious mind? How to achieve the power? How to have happy and peaceful life? Why should we forgive everyone? You will get answers to all these questions in this book.

## LESSONS LEARNT

- ▶ **The Power which we are looking outside is living inside us, the treasure house is inside you.**
- ▶ **If you want something very badly then you have to have a firm believe that one day that thing going to happen in your life.**
- ▶ **We should feed wisely to our subconscious mind because there is a strong linkage between subconscious and conscious mind. Whatever you think the impression goes to our subjective mind.**
- ▶ **Body regrowth, blood circulation, digestion, heart beat all are controlled by our infinite intelligent.**
- ▶ **We should never say words that would destroy our capacity.**
- ▶ **We should always fill our mind with word of affirmations.**
- ▶ **We should learn to forgive ourselves first then others because god never punishes anyone, its our thought which punishes us.**
- ▶ **Our Future is in our subconscious mind.**
- ▶ **This book also teaches me the importance of sleep. How a prayer before sleep can change one's life.**



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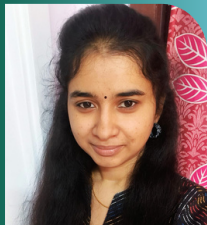
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**#SHE CAN**  
*...shine through*

