



CANARA BANK
OFFICERS'
ASSOCIATION



SHE CAN

...SHINE THROUGH

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SHE CAN
...SHINE THROUGH

From the Desk of GENERAL SECRETARY

As we consider our performance for the quarter ending June 2025, I am filled with immense pride, not just for the numbers we've posted, but for the spirit of every woman who makes up our workforce. This quarter's impressive accomplishments are a direct result of dedication, your resilience.

Our financial results for the first quarter of FY26 show a healthy standalone net profit of ₹4,752 crore, a strong 21% year-on-year growth. These figures, while impressive, tell a deeper story—they are proof of your hard work. Every transaction you processed, every customer you supported, and every innovative solution you proposed contributed to this success. Your efforts in treasury and retail banking have been particularly stellar, fortifying our position as a stable and reliable bank. Beyond the numbers, this quarter saw significant strides in making our bank more inclusive and our work more meaningful. By waiving the minimum balance requirement for all savings accounts, we've empowered millions of customers, many of them women, with greater financial freedom.

Our commitment to our people was also recognized. In June, we were honored with the prestigious ET HR World Future Skills Award for our innovative employee learning programs. This recognition is a tribute to our investment in your growth and professional development. We also received the Banking Frontiers FINNOVITI 2025 award for our "ai1 for Minors" initiative, showcasing our collective talent for leveraging technology to create user-friendly solutions.

These triumphs are more than just awards; they are landmarks on our journey to amore equitable and dynamic workplace.

As women, you've often been the guiding lights in our homes and communities. It's time we fully embrace that same role in our professional lives. Let's continue to support one another, mentor our junior colleagues, and advocate for our rightful place at every level of leadership.



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Your contributions
are the true force
behind Canara
Bank's progress.



Let us build on this momentum, not just as employees, but as empowered women shaping the future of finance.

K RAVI KUMAR
General Secretary



FINANCIAL FOCUS



Mutual Funds

An Investment Tool For Masses

Tier-2 Cities Driving the Revolution

A New Wave of Financial Inclusion

Once seen as a product for the affluent and financially savvy, mutual funds are now becoming a household term in India's Tier-2 cities. Fuelled by increased financial literacy, digital accessibility and proactive investor education campaigns, mutual funds are no longer the reserve of metropolitan elites. From small business owners in Rajkot to teachers in Warangal, there is a quiet but steady investment revolution taking place and Tier-2 cities are leading it.

Women Taking the Lead



What's especially encouraging is the growing participation of women from smaller cities. Financial independence, mobile banking and awareness around wealth creation are motivating homemakers, salaried women and entrepreneurs to invest regularly. Mutual funds offer the right balance of flexibility, transparency and long-term wealth-building — qualities that appeal to women managing both homes and budgets.

According to CAMS data for FY2023, nearly 23% of new mutual fund investors from B-30 cities were women, with strong representation from Tier-2 cities in states like Kerala, Telangana, and Tamil Nadu.

Challenges and the Road Ahead

While enthusiasm is high, challenges remain particularly in misinformation, low-risk appetite and fear of market volatility. Continued education, trust-building and regulatory oversight will be key.

Banks have an immense opportunity here: by acting as financial educators and advisors, especially in women-centric forums and rural outreach, they can ensure that this revolution becomes sustainable and inclusive.

The Growth Story: Beyond the Metros

Traditionally, mutual fund investments were concentrated in metro cities like Mumbai, Delhi and Bengaluru. However, recent AMFI (Association Mutual Funds in India) reports reveal a sharp rise in SIP (Systematic Investment Plan) registrations and folios from Tier-2 and Tier-3 cities. The contribution of B-30 (beyond top 30) cities to mutual fund AUM (Assets Under Management) has grown significantly over the past five years, from 15.2% in March 2018 to 26.7% in March 2024.

Cities in Gujarat such as Surat and Rajkot have witnessed a 32% growth in individual investor folios during this period. In Maharashtra, cities like Aurangabad and Nashik have added over 1.2 lakh new folios in the last two years alone. Telangana's Warangal and Karimnagar together contributed to a 28% rise in monthly SIP inflows, while cities like Guntur in Andhra Pradesh and Madurai in Tamil Nadu also reported double-digit growth.

Digital Platforms and Fintech Push

The digitization of KYC, easy access to mutual fund apps and simplified investment procedures have played a crucial role in expanding the investor base. Even in semi-urban towns, mobile penetration is high and apps in regional languages have made mutual fund investing as easy as online shopping.

Fintech firms and AI-advisors are further enhancing accessibility by offering goal-based investing tools that align with the aspirations of smaller-city investors, be it buying a home, planning a wedding, or securing a child's education. As of 2024, fintech platforms accounted for over 42% of mutual fund onboarding in Tier-2 cities, with app-based investments growing rapidly.

A Grassroots Financial Renaissance

What's unfolding in Tier-2 cities is not just a financial trend, it's a transformative movement. As mutual funds become a trusted tool for wealth creation, they're giving everyday people the confidence to dream bigger and plan smarter. With women at the forefront and technology as the enabler, this revolution is rewriting the rules of investing. The rise of mutual funds in smaller cities proves that financial empowerment is no longer a privilege, it's a growing possibility, and it's reaching every corner of India.



CHHATTISGARH KI CHHORI - SABA ANJUM KARIM

The Stick That Spoke Louder Than Words

Born in Chhattisgarh's Durg district, Saba Anjum Karim did not grow up with posters of athletes on her wall. What she had was determination, a hockey stick, and a strong wish to prove that girls can run with the wind and win.

A tribal girl, Saba broke stereotypes one after another first in her home, then in her city, and later on the international stage. Her journey started at just 13, when she was selected for the national junior team. Soon after, she joined the senior team at only 15.

In a country where women's sports often struggle for attention, Saba became the face of Indian women's hockey in the early 2000s. Her speed and sharp game sense helped her play in more than 200 international matches, including the Asian Games, Commonwealth Games, and the Olympics.



But her journey was not easy.

In many parts of society, girls who dream of sports face resistance. Saba trained with boys, travelled alone, and answered every doubt with her game. With the help of a few supportive coaches and her own willpower, she made a path where none existed before.

Her big moment came at the 2002 Commonwealth Games, where India won gold. It was a proud moment for the nation, and Saba was one of the stars of that victory.



For her achievements, she received the Arjuna Award in 2013 and the Padma Shri in 2015. At 29, she became one of the youngest sportspersons from Chhattisgarh to get this honour.

Even after retiring, Saba continues to train young tribal girls, showing them that sports can bring self-respect and independence. She also works in sports associations, speaking up for better facilities and equal opportunities for women athletes.

To many, Saba Anjum Karim is more than a hockey player.

She is a role model and proof that even from the small lanes of Durg, a girl can rise to make her voice heard across the world.

She is the true Chhattisgarh ki Chori who represents tenacity of tribal people.



THE COURTROOM DRAMA

A Gavel for Equality: Audrey D'Costa's Landmark Battle



SCENE

Scene: Supreme Court of India, 1987. The hallowed halls of justice hum with an almost palpable tension. Attorneys, their black robes a stark contrast to the gravity of the moment, stand poised. At the heart of this legal maelstrom is Audrey D'Costa, a figure of quiet resolve, confronting the formidable corporate edifice of Mackinnon Mackenzie.

THE ACCUSATION

Audrey D'Costa, a highly proficient lady stenographer, initiated a legal challenge that sought to dismantle an entrenched discriminatory practice: a significant pay disparity between herself and her male counterparts for functionally identical work. Her legal recourse was predicated on the then-nascent Equal Remuneration Act, 1976, a legislative instrument designed to mitigate gender-based wage discrimination. Mackinnon Mackenzie's defense sought to legitimize this disparity by invoking historical company precedents, prevailing market remuneration scales, and a spectrum of other justifications.

THE DRAMA UNFOLDS

The Drama Unfolds: A profound hush enveloped the courtroom as the arguments commenced. The defense articulated a narrative rooted in economic pragmatism, subtly implying qualitative or quantitative distinctions in the "value" or "availability" of male versus female employees. Conversely, Audrey's counsel meticulously presented irrefutable evidence: parity in qualifications, congruence in job responsibilities, yet a demonstrable dissimilarity in compensation. The inherent discriminatory nature of the practice was thereby unequivocally exposed.

The venerable judges, as arbiters of justice, meticulously absorbed the intricate legal arguments, jurisprudential precedents, and sworn testimonies. Every verbal articulation, every subtle inflection, held profound significance. This litigation transcended the individual grievance of Audrey D'Costa; it represented a pivotal juncture for the establishment of a foundational principle of equity and fairness within the professional sphere for succeeding generations.

THE VERDICT

The Verdict – A Roar of Justice: The culmination arrived with the definitive fall of the gavel, its resonance imbued with the gravitas of justice. The Supreme Court rendered its landmark judgment, unequivocally affirming Audrey D'Costa's position. The ruling in Mackinnon Mackenzie Vs Audrey D'Costa, 1987 AIR 1281, was not merely a singular victory; it constituted a resounding affirmation that the Equal Remuneration Act, 1976, was not a perfunctory statutory declaration. It was unequivocally a potent legislative instrument designed to dismantle systemic gender-based pay discrimination. The Court, with explicit reference to Section 4 of the Equal Remuneration Act, 1976, unequivocally affirmed that the principle of "equal pay for equal work" was not a mere rhetorical construct, but a binding legal imperative, mandating employers to provide equivalent remuneration to male and female employees for work of the same or substantially similar nature.

What Women Officers Learn and Be Inspired By: Audrey D'Costa's triumph transmits a potent and enduring message to every woman, and indeed, to every professional woman:

Legal Literacy and Rights Awareness: The Mackinnon Mackenzie case serves as a critical mnemonic that legislative frameworks such as the Equal Remuneration Act, 1976, are operationalized to safeguard employee rights. Cultivate a comprehensive understanding of your entitlements concerning remuneration, career progression, and working conditions. This jurisprudential knowledge constitutes your primary defensive mechanism.

Strategic Challenge to the Status Quo: Audrey D'Costa eschewed passive acceptance of an egregious injustice. She demonstrated the temerity to confront a powerful corporate entity. In instances of perceived disparities or inequitable practices, draw inspiration from her fortitude. Articulate your concerns, seek comprehensive clarification, and initiate formal inquiries.

Cultivating Collaborative Networks & Support Structures: Foster mutual support networks, engage in experiential sharing, and collectively advocate for the implementation of equitable professional practices.

Catalyzing Systemic Change and Advocacy: Audrey's legal triumph established a precedent that benefited an innumerable cohort of women thereafter. As women officers, you are positioned to serve as exemplary role models and mentors. Champion equitable compensation and opportunities, not solely for individual benefit, but for the collective advancement of your peers and the forthcoming generations of women entering the professional workforce.

The Efficacy of Sustained Persistence: Legal proceedings are frequently protracted and arduous. Audrey's unwavering persistence in her pursuit of justice, notwithstanding the considerable inherent challenges, underscores her profound conviction in the principle of equality. This resilience is a critical attribute that can facilitate professional success across diverse career trajectories.

The Mackinnon Mackenzie Vs Audrey D'Costa judgment, meticulously underpinned by the foundational principles enshrined within the **Equal Remuneration Act, 1976, and specifically enforcing its Section 4**, remains an indispensable cornerstone of gender parity within the Indian legal landscape.

SHE CAN ...shine through



The Crown Jewel of Indian Chess Divya Deshmukh's Historic Victory...

"Behind every victory lies a foundation of hard work, mentorship, and the belief that with enough passion and effort, dreams can become reality."

At just 19, **Divya Deshmukh** stunned the chess world by defeating World No. 5 Koneru Humpy in a thrilling tiebreaker to claim the Women's World Cup in Batumi, becoming India's first female FIDE World Cup champion. This victory wasn't born overnight; it was cultivated through years of dedication and the constant support of a father whose evening hobby became his daughter's pathway to greatness.

The spark ignited when four-year-old Divya switched from badminton to chess due to her petite stature. Her father Jitendra Deshmukh's casual pastime became the gateway to international acclaim, while her maternal great-grandfather's chess battles with revolutionary Vinoba Bhave added ancestral chess DNA to her lineage. What began as innocent father-daughter board sessions in their Nagpur home evolved into the systematic crafting of a world champion.

Divya's competitive portfolio reads like a chess virtuoso's dream: India's 2022 women's champion, 2023 Asian women's champion, 2024 women's under-20 world champion, and individual gold medallist at the 45th Chess Olympiad with an impressive 9.5/11 points. In 2021, she became India's 21st woman Grandmaster, building momentum toward her ultimate triumph in Batumi.

What sets Dr. Jitendra apart isn't just his role as a supportive parent, but his evolution into a chess strategist who could match his daughter's growing sophistication. His medical profession demanded continuous learning and adaptation, qualities he seamlessly transferred to understanding chess evolution. As Divya's game matured, so did his analytical capabilities. He didn't just remain the father who introduced her to chess; he became the father who could dissect her games, identify tactical blind spots, and suggest strategic improvements.

Dr. Jitendra Deshmukh... The Architect Behind the Champion



Behind every champion stands an architect of dreams, and for Divya, that architect was her father, Dr. Jitendra Deshmukh. Born into a family of medical professionals, both parents being doctors, Divya's path could have easily followed conventional routes. Instead, her father's passion for the 64-square battlefield became the foundation upon which a world champion was built.



The transformation from father's pastime to daughter's profession required extraordinary courage. While his medical practice demanded precision and patience, Jitendra channelled these same qualities into mentoring his daughter's chess journey, becoming her first coach, critic, and champion. The Deshmukh household transformed from a typical medical family's residence into a chess laboratory, where board positions replaced dinner conversations and tournament schedules dictated family calendars.

The dynamic partnership between father and daughter, mentor and student, created an environment where excellence wasn't just encouraged it was systematically pursued. Every move Divya makes on the board carries echoes of those early evening sessions when a doctor-father patiently explained pawn structures to his curious daughter. His journey from chess hobbyist to champion-maker illustrates how authentic support requires personal transformation.



Today, as Divya basks in her historic achievement and prepares for future conquests, she carries not just her own aspirations but the culmination of her father's reimagined dreams. The hobby that once provided Dr. Jitendra evening relaxation has become the foundation of India's chess pride. In the grand narrative of Divya Deshmukh's rise to chess royalty, her father remains the unsung architect, the man who recognized that the greatest gift a parent can give is the willingness to evolve alongside their child's ambitions. The crown may rest on Divya's head, but the hands that polished it to perfection belong to a father whose hobby became his daughter's highway to history.

"Great champions are built not just on talent, but on constant support, deep dedication, and the courage to turn a hobby into a lifelong pursuit."



REVITALIZE AND REJUVENATE



CERVICAL CANCER the fourth most common cancer in women globally, presents a stark example of both profound health disparities and the remarkable success of public health interventions.

THE GLOBAL BURDEN AND KEY STATISTICS

Incidence and Mortality: In 2022, there were an estimated 660,000 new cases of cervical cancer and approximately 350,000 deaths worldwide. The vast majority of these cases, around 90%, occur in low- and middle-income countries, where access to prevention, screening, and treatment is severely limited.

Geographic Disparity: Cervical cancer is the most common cancer among women in 25 countries, with the highest rates found in Sub-Saharan Africa. For example, countries like Eswatini and Malawi have some of the highest age-standardized incidence rates in the world, far exceeding those in high-income nations.

The Cause: Nearly all cases of cervical cancer (99%) are linked to persistent infection with high-risk types of the Human Papillomavirus (HPV).



THE EXISTENCE OF A PRIMARY CAUSE (HPV) HAS ALLOWED FOR THE DEVELOPMENT OF HIGHLY EFFECTIVE PREVENTION STRATEGIES, WHICH HAVE ALREADY SHOWN A SIGNIFICANT IMPACT IN MANY PARTS OF THE WORLD.



The HPV Vaccine: The HPV vaccine protects against the most common high-risk strains of the virus. Its introduction has been a game-changer. In countries with high vaccination rates, early data is showing a dramatic decrease in precancerous lesions and even cancer itself among young women. For example, some data indicates a decline of 11% per year in cervical cancer rates for women aged 20 to 24, likely reflecting the first signs of cancer prevention from HPV vaccination.

Cervical Screening: Regular screening tests, such as the Pap test and HPV test, are crucial for detecting precancerous changes before they become cancerous. In the United States, the widespread use of the Pap smear from the mid-1970s to the mid-2000s led to a drop of more than half in cervical cancer incidence rates.

The World Health Organization (WHO) has recognized the potential to eliminate cervical cancer as a public health problem. To achieve this goal, it has set ambitious targets to be met by 2030, a strategy known as the "90-70-90" targets:

Vaccination: 90% of girls fully vaccinated with the HPV vaccine by the age of 15.

Screening: 70% of women screened using a high-performance test by the age of 35, and again by the age of 45.

Treatment: 90% of women with pre-cancer treated, and 90% of women with invasive cancer managed.

The Importance of Early Detection

The success of treatment is heavily dependent on the stage at which the cancer is diagnosed.

High Survival Rates for Early-Stage Cancer: When cervical cancer is found at a localized stage (has not spread outside the cervix), the five-year relative survival rate is an impressive 91%.

Decreased Survival Rates for Advanced Cancer: This figure drops significantly to just 19% if the cancer has spread to distant organs.

These facts and figures underscore the urgent need for a global commitment to prevention and screening. While cervical cancer remains a devastating disease, it is also a cancer with a clear and achievable pathway to elimination.

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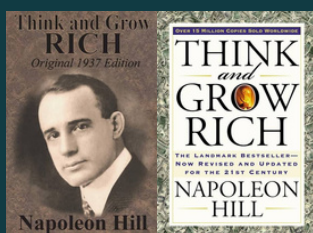
BOOK REVIEW

THINK AND GROW RICH



THINK AND GROW RICH by Napoleon Hill is a timeless self-help classic that offers invaluable insights on achieving success and prosperity. With its practical techniques and inspirational anecdotes, this book has become a must read for entrepreneurs and individuals seeking personal development.

This book examines the psychological power of thought and brain in process of furthering your career for both monetary and personal satisfaction. Despite of book's title, this book is not about how to increase your income and become rich. The author's philosophy can help anyone succeed in their professional life, achieve their aspirations and attract success.



THINK AND GROW RICH is a state of mind. It exploits the power of thought to manifest solid desires and a definite purpose into reality. Turning your all-consuming obsession (definite purpose) into a reality is a challenging task. However, you will win if the desire is strong and you are willing to raise the stakes.

The author projects the formula:

DESIRE + IDEAS + PLANS + MASSAIVE ACTION = SUCCESS

There are beautifully narrated chapters mentioned about different aspects by the author, few are them are briefed as follows

01 DESIRE

- Author talks about different types of motivation for a powerful desire and also provides the mindset for five critical arrears of desire.

02 FAITH

- Author mentions that faith as the starting point of success and the glue that holds it together. There are also mentions of how faith can be valuable tool in many ways.

03 AUTO - SUGGESTION

- Author considers the auto-suggestion is the medium for influencing the subconscious mind.

04 SPECIAL KNOWLEDGE

- Author states that our desires to translate into a monetary, career or another kind of success, we are first required to have specialized knowledge of the service, product or profession of which we intend to offer in return for fortune. Author emphasizes ways to acquire that special knowledge.

05 IMAGINATION

- Author mentions power of imagination and how to convert them to ideas that inspire and allows you to utilize your talents best.

06 ORGANISED PLANNING

- Author states that every achievement starts with a strong desire, worshopped to reality through imagination followed by an organized planning. He says the every plan is flawed. When you execute your project, you will likely experience a temporary defeat. The best way to approach loss is to accept it as a signal that your plans are not sound. Then rebuild and keep perusing your goal.

07 DECISION

- Author says without exception, people who fail to succeed reach decisions and change their minds quickly and often. Successful people have their decisions promptly and definitely, change their mind slowly.

08 PERSISTENCE

- Lack of persistence is one of the significant causes of failure. It can be conquered, but this depends entirely upon the intensity of one's desire. There are mentions about the factors that influence persistence and the steps to develop persistence.

09 POWER OF THE MASTERMIND

- Mastermind is having a team of people in place whose job it is to help you succeed. They would be the driving force for your success.

10 PERSISTENCE

- Subconscious mind is the connecting link between the finite mind of a human and infinite intelligence. This can be used to transmute your desires into physical or monetary equivalent. To gain control over your subconscious mind, form the habit of applying and using to your advantage the seven primary positive emotions which was mentioned by author in this book.

11 THE BRAIN

- Every human brain is both a broadcasting and receiving station for the vibration of thought. Author mentions subconscious mind as "sending station" and creative imagination as "receiving set"

12 SIXTH SENSE

- It is the Door to the temple of wisdom which comes only by meditation, through mind development from within. Once you've mastered the sixth sense, you will be able to receive warnings about impending dangers in time to avoid them and get notified of opportunities in time to embrace them. Author also tells how doubt and fear will affect our sixth sense, what are 6 basic fears are and how to shield oneself from them.

Overall, this book serves as the roadmap for personal development. It offers actionable steps to overcome obstacles and manifest desires. As an individual who is seeking for personal growth, "THINK AND GROW RICH" offers a wealth of wisdom to unlock your potential and create a prosperous future.

"Opportunities often come disguised in the form of misfortune or temporary defeat" – Napoleon Hill



Did You Know ??? WHAT IS “MATILDA EFFECT”

How science became a man's world by dominance, not by merit

For centuries, women in science have been sidelined, their groundbreaking work erased or credited to male peers - a phenomenon known as the Matilda Effect. From Nobel snubs to classroom invisibility, this historical bias has shaped the male-dominated face of STEM. Discover how science became this way not by accident and what's being done, but by design to change it.

Imagine a child asked to draw a scientist. More often than not, the result is a white-haired man in a lab coat. This seemingly innocent image reveals a deep-rooted problem in the way we imagine-and teach -science: the erasure of women from its story. Behind this erasure is a historical pattern of systemic exclusion now known as the Matilda Effect, a term that names the injustice of women's scientific contributions being overlooked, ignore credited to their male counterparts.

This isn't just a historical oversight-it's a deliberate distortion. The dominance of men in science has long been treated as natural or inevitable. But the truth is far more uncomfortable: it was orchestrated. From scientific discoveries to academic publishing, from career advancement to Nobel Prizes, women have been systematically pushed to the margins, because they lacked merit, but because system was never designed for them to succeed.



A Future Worth Fighting For

Progress is real-but slow. According to the UN, gender parity in science could still be two centuries away at current rates. But unlike the past, the barriers are now being named-and challenged. The Matilda Effect is not just a critique of history; it's a call to action. By confronting how science was shaped by patriarchy, we can begin to rebuild it with fairness at its core.

More than just a prize The Gender Citation Gap

Even today, the Matilda Effect seeps into academic publishing and citations. A growing body of research shows that papers authored by women are less likely to be cited than those by men, even when controlling for quality and topic. This citation gap affects career progression, grant approval, and public visibility-all essential ingredients in building a scientific legacy.



The Forgotten Matildas of Science:

The Matilda Effect takes its name from Matilda Joselyn Gage, a 19th-century suffragist and writer who railed against the exclusion of women inventors and scientists. In an 1870 essay, *Woman as Inventor*, she dismantled the myth that women lacked creativity or scientific aptitude, arguing that tradition and prejudice-not ability-had kept them out of recognition. But it was only in 1993 that historian Margaret Rossiter gave Gage's observations a name and academic legitimacy. Since then, the term has become a rallying cry for scholars and activists working to unearth the buried legacies of female scientists.



CBOA'S COMPASSION IN ACTION

A LIFELINE FOR A GRIEVING FAMILY



A JOURNEY FROM DARKNESS TO LIGHT

I am Ankita Raj Singh, wife of Late Shri Paramjeet Singh, who was posted at **Canara Bank, Mail mahal Branch, Meerut** and tragically lost his life to COVID-19 in April 2021.

During those terrifying and uncertain days when my husband was fighting for his life in the hospital, I was surrounded by fear, chaos, and helplessness. But amidst that storm, it was the CBOA Meerut team who became my unwavering support system. Without me even having to ask, they provided me with everything I needed — from essential supplies to oxygen cylinders — at a time when such resources were nearly impossible to find. Unfortunately, despite every effort, destiny had other plans, and I lost my husband.

What followed was even more heartbreaking. I was thrown out of my in-laws' house with my 9-month-old son. Legal battles were initiated against me with the intent to deprive me of any rightful compensation or job opportunity from the bank.

But one thing remained constant — CBOA.

In my darkest hour, when even family turned away, **CBOA stood like a rock beside me**. They were not just an organization — they became my family, my strength, my guiding light. They held my hand through every legal battle, emotional breakdown, and moment of despair.

And finally, after two years of unimaginable struggle, because of the relentless support and guidance from CBOA, I was able to secure a job on aug 2023 and a posting in my hometown Dehradun. This was not just a professional win, it was a personal victory of survival, dignity, and hope.



– THANKS TO CBOA

I want to take this moment to thank some incredible people who were there for me every step of the way: Ravikant Sir, Ankit Sir, Divik Sir, Akash Sir. These are the people who stood by me when even blood relations turned away.

My deepest gratitude to our **General Secretary, Shri Ravi Sir**, for his compassionate leadership, strength, and for ensuring that people like me never feel alone.

– Ankita Raj Singh

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