



CANARA BANK
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SHE CAN ...SHINE THROUGH

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SHE CAN
...SHINE THROUGH

From the Desk of **GENERAL SECRETARY**

CBOA proudly dedicates this edition to our women colleagues and the larger women's community, the thinkers, the changemakers, the professionals shaping our cities and societies with precision and power.

This edition is in fact, a call to action. We spotlight the talent, intelligence, and strategic capability of women while directly addressing the hard realities, systemic inequality, gender-based violence, and structural bias that still challenge progress.

At CBOA, we are clear !! a just, inclusive, and future forward world cannot exist without the active leadership of women at all levels, from boardrooms to grassroots, from policymaking to public service.

June holds special significance, marked by the International Day for Women in Diplomacy on June 24th, recognizing the growing impact of women in a once male-dominated arena. Today, women are redefining diplomacy with clarity & courage. They are the ones who bring both strategy and empathy to the global table.

This issue honours those who break ceilings, rewrite narratives, and lead with precision but with bold conviction and smart influence.

Across India's urban landscape, from Bandra to Banjara Hills, Connaught Place to Cubbon Park ...women are setting standards, leading change, and challenging convention.

To be a modern woman today means to take charge, not just advocate, but assert. To speak with clarity, act with purpose, and lead with no apologies. It means using every platform, every role, every opportunity to push boundaries and hold power to account.



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This edition is a
tribute to that spirit.
Strong.
Uncompromising.
Vision-led.



**We don't just imagine
change. We build it,
and "Women are at
the helm".**

K RAVI KUMAR
General Secretary

RBI REPO RATE CUT



FINANCIAL FOCUS

RBI slashes interest rates, but who will borrow?



India's central bank is rolling out aggressive monetary easing to revive consumption and investment in the world's fifth-largest economy, but the payoff hinges on whether banks ramp up credit and companies want to take on more debt in uncertain economic conditions.

The Reserve Bank of India on Friday cut its key repo rate by a larger-than-expected 50 basis points and slashed banks' cash reserve ratio (CRR) by 100 bps, taking advantage of cooling inflation as U.S. President Donald Trump's tariff threats add to global uncertainty.

The RBI's pivot comes at a crucial moment. A strong monsoon is expected to lift rural incomes and sentiment, but urban consumption and private investment remain tepid.

The policy shift is in line with the government's broader push to support micro, small and medium enterprises (MSMEs), critical to create jobs in the world's most populous country.

The MSME sector contributes 29% to India's GDP, 40% of exports and employs over 60% of the country's workforce. In contrast, just 16% of overall bank credit goes towards this sector as of April, RBI data showed.

By unlocking bank funds, the central bank is betting that cheaper credit will revive urban demand, stimulate SME investment, and complement the rural boost — helping broaden the economic recovery.

The RBI did not immediately respond to a request for comment.

Nearly 80% of retail and SME loans are now linked to external benchmarks such as the repo rate, meaning borrowers will see interest costs drop almost immediately, said SoumyaKanti Ghosh, group chief economic adviser at State Bank of India.

Banks, however, have typically perceived SMEs as high-risk, charging them interest rates much above those offered to larger companies.

Ghosh estimated that the easing could free up 500–600 billion rupees (\$5.8 billion–\$7 billion) for spending and investment.

"The RBI's current focus is to support momentum in capital formation for more durable growth," said Ghosh, who was among the few economists to predict a 50-bps cut.



"Boosting consumption alone will not lead to long-term structural growth, the idea is to also boost investments by small and medium sized (SME) firms where there is a large appetite," said a source familiar with the central bank's thinking.



RBI Governor Sanjay Malhotra said the measures aim to push growth toward a higher 'aspirational' trajectory of 7% to 8%. India's economy is estimated to have grown by 6.5% in the year to March and is expected to maintain that pace in fiscal 2026.

ALL EYES ON BANKS NOW

The success of the RBI's pivot now rests with banks' willingness to lend and borrowers' readiness to take on leverage.

In 2023, a sharp uptick in unsecured loans prompted tighter norms by the RBI alongside concerns raised about elevated credit-deposit ratios at certain private banks.

This prompted banks to go slow on these segments and moderated bank credit growth. Bank credit rose 11.2% in April compared with 15.3% a year earlier but was sharply below high-teen levels seen in 2023.

Demand from large companies remains muted, as many are sitting on cash and prefer tapping bond markets or external borrowing, said a source at a state-run bank.

In contrast, mid- and small-sized firms — which lack those options — are likely to benefit from the additional liquidity created by the CRR cut and the RBI has privately urged banks to focus on this segment. "Basically, they (RBI) have done all what they can from their side and left the ball in banks' and borrowers' courts," the source said.

Retail credit segments like mortgages, SME lending and loans against gold are expected to see a pickup, bankers said.

"We expect lending towards sectors like mortgages, MSME and gold to rise after this surprise CRR cut," said Virat Diwanji, national head-consumer banking at Federal Bank.

Still, some analysts caution that the impact may remain limited to consumption, with little spillover to private investment.

"We believe the transmission will be felt mostly through the consumption cycle," said Seshadri Sen, head of research and strategist at Emkay Global Financial Services.

"Banks are far better geared to lend to this segment and will focus here to quickly ramp up loan growth. We see little impact of these cuts on corporate credit and private capex," he added.

TRIBAL HEALER AND WITCH HUNT WARRIOR

CHUTNI DEVI

Born: 1952, in Saraikela Kharsawan district, Jharkhand

Chutni Devi, a fearless 72 year old tribal woman from Jharkhand's Saraikela Kharsawan district, has become a symbol of courage and transformation in rural India. Honored with the Padma Shri award in 2023, she was recognized for her unstoppable hunt against witch hunting, a brutal and regressive practice that continues to affect vulnerable women across tribal belts.

Having once been a victim herself, branded a witch, tortured, and isolated Chutni Devi rose from her trauma to dedicate her life to rescuing others facing similar abuse. In a deeply moving moment at Rashtrapati Bhawan, draped in traditional tribal attire, she received the civilian honor from President Droupadi Murmu, herself a tribal woman. Her quiet strength and unwavering fight drew applause and admiration from all corners.



A Life Transformed: From Victim to Warrior

For over two decades, Chutni Devi has fought social evils with relentless spirit. After surviving a brutal assault and social boycott in 1995, she took it upon herself to campaign against witch branding practices that often targeted elderly, widowed, or land owning women.

Her efforts led to the rescue and rehabilitation of over 120 women falsely branded as witches. She has conducted awareness campaigns in over 50 villages, mobilizing women, sensitizing youth, and collaborating with local police and village leaders.

Contribution to Social Reform

Chutni Devi has been instrumental in changing mindsets in remote tribal areas. By forming women's groups, holding street plays, and counseling families, she has helped break the silence around witch hunting. Her work has inspired legislation and grassroots level action against this inhumane practice.

Recognition

Her unwavering courage was recognized nationally when she received the Padma Shri award in 2023. Jharkhand's Chief Minister and social reformers across India applauded her as a voice for the voiceless, calling her efforts "a revolution from the margins."

Chutni Devi's journey is not just about strength it also gives hope to others. Her mission continues as she empowers local women, mentors young activists, and works with NGOs to ensure that the dark shadow of superstition never claims another victim. Her story is now included in school awareness programs and social studies curricula across Jharkhand.



What is Witch Hunting?

Witch hunting is a dangerous socio cultural practice wherein mostly women often elderly, single, or marginalized are branded as witches and subjected to social ostracism, violence, and even death.

It stems from deep rooted patriarchy, superstition, and lack of awareness, especially in tribal regions. In Jharkhand, the issue has persisted for decades, despite laws such as the Prevention of Witch (Daain) Practices Act, 2001.

Activists like Chutni Devi play a vital role in combating this evil through education, grassroots mobilization, and legal aid.



REDEFINING MASCULINITY UNROOTING PATRIARCHY



BEHRAMJI MALABARI

A Champion for Women's Rights, The Voice That Changed Women's Lives!!



A society that silences its women silences its own future. Let their voices be heard, and watch the world transform.

Behramji Malabari was a brave social reformer who lived in India during the 19th century. He saw how women were treated unfairly in society and decided to do something about it. Born in 1853, Malabari was a writer, poet, and activist who used his pen as a weapon to fight against harmful customs. He believed that women deserved equal respect and opportunities in life, which was a very bold idea for his time.

Malabari's most important work was his fight against child marriage. He wrote powerful articles and gave speeches to show people how wrong it was to marry off young girls. He also worked hard to help widows, who were often treated very badly after their husbands died. Malabari believed that widows should be allowed to remarry and live with dignity. He wrote letters to newspapers and spoke to government officials, asking them to change the laws that hurt women.



The reformer also focused on improving education for girls. He argued that women needed to learn reading and writing just like men. Malabari started schools and encouraged families to send their daughters to study. He wrote books and pamphlets in simple language so that ordinary people could understand why women's education was important. His efforts helped many girls get the chance to learn and grow.

Malabari's work was not easy, and many people criticized him for challenging old traditions. However, he never gave up on his mission to help women. His writings and activism inspired other reformers to join the cause. Today, we remember Behramji Malabari as a hero who stood up for women's rights when very few people dared to speak out.

Rukmabai's Bold Stand: The Woman Who Refused to Accept Injustice

Rukmabai was married as a child to Dadaji but refused to live with him when she grew up. She took her case to court, arguing that child marriages were wrong. The case became famous across India, with many people supporting her courage.

Behramji Malabari strongly supported Rukmabai. He wrote newspaper articles defending her right to refuse unwanted marriage and helped raise money for her legal fight. After years of court battles, Rukmabai won her freedom but had to leave India to study medicine in England. She became a doctor and returned to help other women. Her brave stand inspired many women to fight for their rights.

"A nation that keeps half its people in chains can never truly be free. The progress of women is the progress of humanity itself."



THE COURTROOM DRAMA

Maternity leave is a constitutional right, even for third child, rules Supreme Court

A LANDMARK JUDGEMENT ON 23RD MAY 2025
K UMADEVI Vs GOVERNMENT OF TAMILNADU CASE 2022

The Supreme Court overturned a Madras High Court decision, affirming that maternity leave is a constitutional right, not just a matter of policy. The court emphasized its importance for women's health, dignity, and reproductive choices. This ruling ensures that women are treated with honor and dignity in the workplace, regardless of state policies.

BACKGROUND OF THE CASE

Appellant K. UMA DEVI married A. Suresh in the year 2006. From the said wedlock, two children were born: first one in between the two was dissolved in the year 2017. It is stated that the two children born out of the said wedlock are in the custody of the former husband. On 12.09.2018, appellant married M. Rajkumar. Due to conceivment from her second marriage, appellant applied for grant of maternity leave to the authorities for the period from 17.08.2021 to 13.05.2022 (nine months) which was inclusive of both pre-and-post-natal periods. Vide order dated 28.08.2021 The Madras High Court had denied the teacher's leave on the ground that Tamil Nadu government policy does not allow maternity leave for the birth of a third child, a move aimed at population control. The petitioner argued that she had not availed maternity leave for her first two children, who were from a previous marriage and born before she joined government service. Custody of those children remains with their father.

IMPACT OF THE JUDGEMENT:

Maternity leave linked to dignity and justice

A bench of Justices Abhay S Oka and Ujjal Bhuyan observed that maternity leave plays a key role in supporting the health and dignity of working women. "Women now constitute a sizeable portion of the workforce, & must be treated with honour and dignity," the bench said. The judges explained that maternity leave helps women regain energy, nurse their child, and maintain work performance. The court stressed that pregnancy affects both the body and mind of a woman and that both motherhood and childhood need attention.



THE SUPREME COURT'S RULING

On 23rd MAY 2025, the Supreme Court ruled that the teacher was entitled to maternity leave because her third child was born during her second marriage.

The bench held that the Constitution protects a woman's right to make reproductive choices without interference. It added that access to reproductive healthcare is part of a woman's dignity.

The right of every woman to make reproductive choices without undue interference from the State is central to the idea of human dignity and deprivation of access to reproductive healthcare or emotional and physical wellbeing also injures the dignity of women," the court said.

The ruling reaffirms the Supreme Court's stand that policies must be aligned with constitutional rights when it comes to women's health and workplace entitlements.

CONCLUSION

The ruling reaffirms the Supreme Court's stand that policies must be aligned with constitutional rights when it comes to women's health and workplace entitlements. The Supreme Court adopted a purposive interpretation, giving importance to women's reproductive rights. It held that the object of the Maternity Benefit Act, 1961 was to impose a limit on the duration of leave for more than two pregnancies, not to deny it altogether. It found that the State's objective of population control must go hand in hand with women's rights.



BOOK REVIEW THE SECRET

The Secret by Rhonda Byrne is a book which was published in 2006 and is based on the Law of Attraction. The book promotes the concept of the law of attraction, which suggests that one's thoughts can directly impact their life. Since its publication, the book has been translated into 50 languages and sold over 30 million copies worldwide.

This summary will explore the valuable insights offered by this best-selling book, and you can too deploy the Law of Attraction to aid your success in all walks of life.



What is the Secret - According to "The Secret," the law of attraction is the principle that governs the way the universe operates. It states that everything that happens in our lives directly results from the thoughts and images we hold in our minds. This means that we can attract positive or negative experiences into our lives based on the nature of our thoughts and emotions.

This book features the insights of 24 exceptional teachers who share their experiences of The Secret in action. The book includes practical tips, shortcuts, and inspiring stories to help readers achieve their dreams.

Readers can discover their true potential and achieve happiness, health, and wealth by learning The Secret.

The law of attraction has been expressed through various mediums throughout history. Poets like William Shakespeare, Robert Browning, and William Blake have conveyed this principle through their poetry, while musicians such as Ludwig van Beethoven have expressed it through their music. Artists like Leonardo da Vinci have depicted it in their paintings. Great thinkers like Socrates, Plato, Ralph Waldo Emerson, Pythagoras, Sir Francis Bacon, Sir Isaac Newton, Johann Wolfgang von Goethe, and Victor Hugo have shared it through their writings and teachings.

As the most powerful magnet in the Universe, you emit a magnetic power through your thoughts that attract like things on the same frequency. Your past thoughts have created your current reality, including your life's positive and negative aspects. However, you can change everything by learning The Secret and applying its principles. Your thoughts and studies have a frequency that is sent out into the Universe, magnetically attracting similar things back to you.

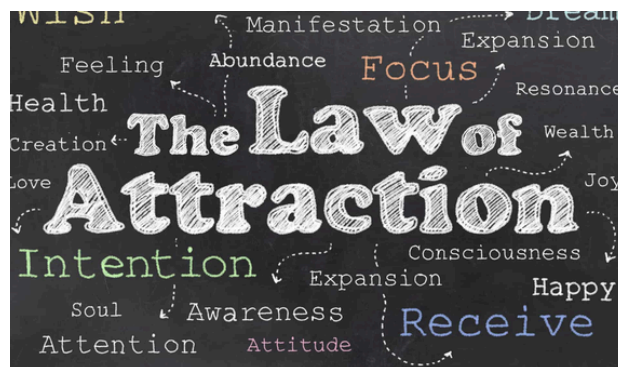
To attract abundance and live the life of your dreams, you must see yourself already living in abundance and focus your thoughts on that reality. The law of attraction responds to your thoughts, so by deliberately focusing on positive thoughts and emotions, you are consciously and powerfully shaping your life. However, despite the simplicity of this concept, not everyone is living the life they desire.

In this book, author talks about, what is secret, attracting good instead of bad, power of mind, how to use THE SECRET, creating a day in advance, powerful processes, THE SECRET to money, relationships, health and life.

As someone who has read The Secret by Rhonda Byrne, I found this book to be a captivating and transformative guide to the power of positive thinking and the law of attraction. The book is based on the premise that our thoughts and feelings shape our reality, and by focusing on what we desire, we can manifest our dreams into existence.

The Secret presents a collection of inspiring stories and testimonials from individuals who have successfully applied the law of attraction in their lives. These accounts are powerful examples of how changing our mindset can lead to profound changes in our circumstances.

"See yourself living in abundance and you will attract it"
– Rhonda Byrne



Throughout the book, Byrne provides practical tips and exercises to help readers harness the power of their thoughts and emotions. As I practiced these techniques, I experienced a shift in my perspective and noticed a significant improvement in my overall well-being and happiness.

In conclusion, The Secret is a must-read for anyone seeking to unlock their full potential and create a life of abundance, success, and joy. Rhonda Byrne's engaging writing style and compelling insights can transform your mindset and, ultimately, your life. I highly recommend this book to anyone looking to harness the power of positive thinking and the law of attraction.





REVITALISE AND REJUVENATE MAT - CATIONS

New mothers are on the go. Post child birth, many of these mothers are packing bags, booking flights and hotels and heading out with their babies in tow. Once considered as a time to stay indoors, the postpartum phase has now gone through a revival! It's no longer confined to dimly lit bedrooms or counselling sessions. It's all about being under the sun, by rivers and mountains, amidst foreign cityscapes and skies.

Mat-Cations (aka Maternity vacation) is a growing trend that has mothers go onto group or solo travels. They could be accompanied by a friend or spouse, While this idea may have eyebrows raising for a few, for many mothers it is a lifeline. "Today's mothers are redefining what it means to parent with presence and purpose". These ventures usually range from a short getaway catching up with long-cherished hobbies or hanging around with close friends. **"These mat cations are no longer confined to luxuries but are lifelines."**



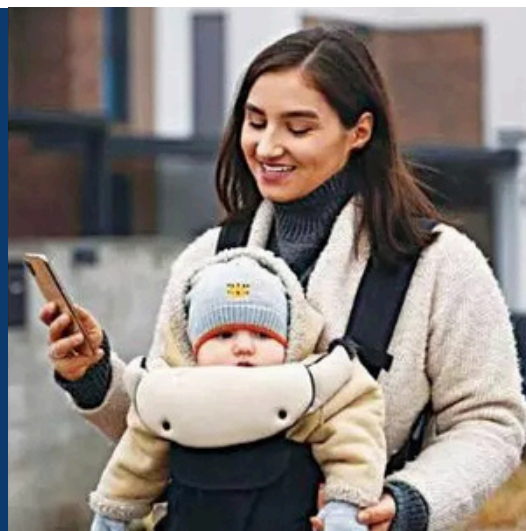
"In earlier times, many homes were joint families with childcare being organically shared by members." Simply put, there was always a grandparent, an aunt or a sibling to look after the little one. So even though mothers did not take formal getaway breaks, the ecosystem around allowed them room for ample breathing space. However today nuclear families have a lot of parenting done in isolation. Hence becomes necessary for newbie moms to create intentional pauses to care and look after them.

Think of this period as a time for mothers to reconnect with themselves, to remind them selves that they have a life out of pregnancy. Newable moms usually navigate a complex period of emotional, physical and psychological change during and after pregnancy. While motherhood is a beautiful experience, it can also be 'all-consuming'. These deliberate pauses allow mothers to feel like individuals again, paving a path and space for moms to breathe, reflect and recharge better.

Historically, many cultures nudged women when got into motherhood to go through the postpartum confinement period. This typically would range from 30 to 100 days. Here, all you had to do was stay indoors, rest well, recover and follow traditions.

While few Indian women still stick to these, many seem to be jumping onto the other the fence. With some mothers choosing to fly with their infants too. Of course, traveling with a newborn is no cakewalk but the benefits definitely outweigh the shortcomings.

The joy of childbirth can also have a drastic shift in emotions. This phenomenon called post partum blues or baby blues is for real. While it's extremely common among newbie moms, the Postpartum phase could also have the PPD (Postpartum depression) kick in. Isolation or staying indoors only worsen it. While postpartum depression is multi-factorial, lack of support or isolation could serve as significant stress contributors.



On the contrary venturing out would create a healthy space for women. "While mat-cations may not prevent PPD entirely they play a protective and healing role. It's about creating a space to rest, be seen and heard or simply engage in activities that give joy and also reduce isolation and fatigue.

REDEFINING MOTHERHOOD >>>

When a mother honours her need for rest, creativity and connection outside the home, she returns to her child more present, grounded and joyful. Newble mothers who can't afford venturing out, to spend spend time with themselves. She opines that self-care doesn't always mean planning a big road trip or event.

Even spending 30 minutes of quiet time with a book or an uninterrupted bath or engaging in music works wonders. All in all, what's clear is that motherhood doesn't mean erasing your identity. It's about embracing an additional facet and adding a feather to your hat.

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