



SHE CAN

...SHINE THROUGH



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FROM THE DESK OF GENERAL SECRETARY

As we embark on this new chapter in 2025, we embrace a spirit of renewal and positive change. This New Year edition is dedicated to exploring crucial themes, including the dismantling of deeply ingrained patriarchal structures and advocating for compassionate appointments of legal heirs for deceased employees – a cause that CBOA has ardently championed.

We believe in empowering women through open dialogue and by providing a platform for their voices to be heard. Our magazine strives to inspire and uplift our female workforce, encouraging them to reach their full potential every single day. As we journey through this year, let us be guided by the words of Eleanor Roosevelt: ***'The future belongs to those who believe in the beauty of their dreams.'***

CBOA extends heartfelt wishes for a Happy New Year filled with joy, success, and unwavering hope to each and every one of you.

K RAVI KUMAR
General Secretary

FINANCIAL FOCUS



2025 and Beyond

The Breakthrough year for Indian Banks



The year 2025 is expected to be a transformative period for Indian banks, marked by regulatory easing, technological advancement, and a renewed focus on financial inclusion and sustainability. Let's delve into what lies ahead for the banking sector and its stakeholders.

Regulatory Easing and Asset Quality Improvement

Jefferies dubs 2025 the “Year of Easing” for Indian banks. Following the Reserve Bank of India's (RBI) efforts to mitigate systemic risks, 2024 witnessed critical progress: unsecured loan disbursements dropped by 15%, lending to non-banking financial companies (NBFCs) slowed to 6%, and the loan-deposit growth gap narrowed. These improvements set the stage for a potential 50 basis points rate cut in 2025, which could bolster growth further.

Despite GDP growth moderated to 5% in Q2FY25 from 8% in FY24, asset quality pressures are easing. Public sector banks (PSBs), in particular, have demonstrated remarkable improvement in their gross non-performing asset (GNPA) ratios, dropping from 14.2% in 2018 to an impressive 3.15% by 2024. This progress highlights the resilience and adaptability of PSBs in tackling legacy challenges. Furthermore, Indian banks have adjusted their provisions for unsecured loans, reducing immediate risks, although challenges persist in microfinance and SME segments.

Digital Transformation and AI Integration



Technology will be a key driver in 2025, with AI-powered solutions transforming banking operations. PSBs are increasingly embracing digital tools to improve efficiency, reduce costs, and enhance customer experiences. Initiatives like digitized lending platforms and AI-driven credit scoring will enable them to compete effectively with private players.

Public Sector Banks: A Beacon of Stability

PSBs have steadily closed the gap with private sector banks in terms of asset quality, with the difference in GNPA ratios narrowing to just 127 basis points by the end of 2024. These banks have been instrumental in driving financial inclusion and supporting government initiatives, including credit delivery to underserved segments like SMEs and rural areas.

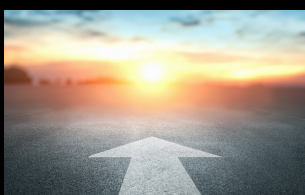
Small finance banks and PSBs are uniquely positioned to leverage technology for financial inclusion, extending tailored services to rural and underserved markets. These efforts align with India's broader agenda of inclusive economic growth.

Sustainability and ESG-Focused Growth

Sustainability has shifted from a compliance-driven agenda to a core business strategy. Public sector banks are leading the charge in mobilizing capital for sustainable initiatives, including renewable energy projects and green bonds. These efforts align with regulatory imperatives and customer expectations, positioning PSBs as catalysts for inclusive growth.

Challenges Ahead

Banks will need to navigate tightening liquidity coverage ratio (LCR) norms and the phased implementation of Expected Credit Loss (ECL) guidelines, which could impact profitability in the short term. Leadership transitions at key banks may also test strategic continuity amid evolving market dynamics.



The Road Ahead

Indian banks in 2025 are at the cusp of significant transformation, driven by regulatory support, technological advances, and a focus on sustainability. While challenges in asset quality and liquidity remain, a proactive approach to innovation and collaboration with fintech players can enable the sector to redefine customer experiences and strengthen its role in economic growth.

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STATE FOCUS- ASSAM

(LAND OF RED RIVER AND BLUE HILLS)

Founder of Hargila Army (an all-female conservation initiative) and senior project manager of the Avifauna Research and Conservation division, Aaranyak.

Early life:

At the age of five, Barman was sent to live with her grandmother on the banks of the Brahmaputra River in the Indian state of Assam. Separated from her parents and siblings, the girl became inconsolable. To distract her, Barman's grandmother, a farmer, started taking her to nearby paddy fields and wetlands to teach her about the birds there.

"I saw storks and many other species. She taught me bird songs. She asked me to sing for the egrets and the storks. I fell in love with the birds," said Barman, a wildlife biologist who has devoted much of her career to saving the endangered greater adjutant stork, the second-rarest stork species in the world.



DR. PURNIMA DEVI BARMAN
WILDLIFE BIOLOGIST

After gaining a Master's degree in Zoology, Barman started a PhD on the greater adjutant stork. But, seeing that many of the birds she had grown up with were no more, she decided to delay her thesis to focus on keeping the species alive. She began her campaign to protect the stork in 2007, focusing on the villages in Assam's Kamrup District where the birds were most concentrated – and least welcomed.

A species in decline:

Fewer than 1,200 mature greater adjutant storks exist today, less than 1 per cent of what they numbered a century ago. The dramatic decline in their population has been partly driven by the destruction of their natural habitat. Wetlands where the storks thrive have been drained, polluted and degraded, replaced by buildings, roads and mobile phone towers as the urbanization of rural areas gathers pace. Wetlands nurture a great diversity of animal and plant life but around the world they are disappearing three times faster than forests due to human activities and global heating.



Hargila Army:

To protect the stork, Barman knew she had to change perceptions of the bird, known locally as "hargila" in Assamese (meaning "bone swallower") and mobilized a group of village women to help her.

Today the "Hargila Army" consists of over 10,000 women. They protect nesting sites, rehabilitate injured storks which have fallen from their nests and arrange "baby showers" to celebrate the arrival of newborn chicks. The greater adjutant stork regularly features in folk songs, poems, festivals and plays.

Barman has also helped to provide the women with weaving looms and yarn so they can create and sell textiles decorated with motifs of the hargila. This entrepreneurship not only spreads awareness of the bird, it also contributes to the women's financial independence, boosting their livelihoods and instilling pride and a sense of ownership in their work to save the stork.

Since Barman started her conservation programme, the number of nests in the villages of Dadara, Pachariya, and Singimari in Kamrup District have risen from 28 to more than 250, making this the largest breeding colony of greater adjutant storks in the world. In 2017, Barman began building tall bamboo nesting platforms for the endangered birds to hatch their eggs. Her efforts were rewarded a couple of years later when the first greater adjutant stork chicks were hatched on these experimental platforms.



Awards and honours:

Barman was the recipient of the 2017 Nari Shakti Puraskar (the highest civilian award for Indian women) presented by the President of India, Ram Nath Kovind.

Also in 2017, a Whitley Award (also known as a Green Oscar) was presented to her by Anne, Princess Royal of the United Kingdom.

In addition, Barman has received the Leadership Award 2015 from the Conservation Leadership Programme (CLP)

The Future conservationist award 2009

UNDP India Biodiversity Award 2016 from the United Nations.

Royal Bank of Scotland RBS "Earth Hero Award" 2016

Bharat Sanchar Roll of Honour 2017 from BSNL in 2017

Balipara Foundation "Green Guru Award" in 2016

The FIICI FLO Women Achiever Award from North East in 2017.

Barman has been honoured with the UN Environment Programme's (UNEP) 2022 Champions of the Earth award in the Entrepreneurial Vision category.

In 2024, she won the GBP 1, 00,000 Whitley Gold Award from the Whitley Fund for Nature (WFN), which supports grassroots conservation leaders from around the world.

“There is no bad or impure in our mother nature, every creature – small or huge exists here to balance our earth. We cannot live without reach other.”



REDEFINING MASCULINITY UNROOTING PATRIARCHY



Breaking the stereotype

'Awake, arise and educate, smash traditions – liberate' – the war cry by Savitribai Phule that led to social reform.

In 'Savitribai and India's Conversation on Education', by Thom Wolf and Suzana Andrade, published in 2008, the authors write:

"You owe her. But do you know her?"

Savitribai Phule was one of India's greatest women, honoured in her native Maharashtra, but largely forgotten by the rest of us. Born in 1831, she was married at the age of 10 to Jyoti Rao Phule, who was thirteen. One of the few possessions she had was a book, which had been gifted to her by a priest. Impressed by her thirst for knowledge, **Jyoti Rao took up the responsibility of educating her.** After several years of home schooling, she completed courses in teacher training from Ms. Farar's Institution in Ahmednagar, and in the Normal School of Ms. Mitchell in Pune. At the age of 17, she opened her first school for girls from different castes, in Pune. **She became the youngest women teacher and the first woman principal of India.**

By setting up this school with nine students initially, Savitribai outraged the traditional people in her village in not one, but three different ways. She was educating girls, she was educating the lower castes, and she was encouraging the mixing of castes. The traditionalists found this intolerable. As she walked to her school, they threw stones, rotten eggs and cow dung. Savitribai refused to be defeated. She carried an extra sari with her, so that she could change once she reached school. A guard was then appointed for her by the government. The guard later wrote in his memoirs that when attacked, she would say to her attackers. **'As I do the sacred task of teaching my fellow sisters, the stones or cow dung that you throw seem like flowers to me. May God bless you!'**

By 1851, at the age of twenty, Savitribai was running three schools with a total of 150 girl students. By 1857, this number had crossed 250. Savitribai's approach to education was well ahead of her times. She saw it as a means to transform society. She gave the girls vocational training, and encouraged them to be self-reliant. She took steps to reduce malnutrition. She invented the parent-teacher meeting. She provided stipends to needy students. She taught using stories, poems and activities. She became a reputed Marathi poet, often writing about education.



About Jyothi Rao Phule

Mahatma Jyotirao Govindrao Phule was born on April 11, 1827. Every year, this day is celebrated as Jyotiba Phule Jayanti. He was India's foremost social reformer, educator, and thinker. Born in Maharashtra, Mahatma Jyotiba Phule was an anti-caste social reformer who played a crucial role in eradicating untouchability and empowering society. He also made organised efforts for the rights of farmers and laborers. One of Phule's most significant contributions to Indian society was his work in the field of education. He believed that education was the key to social change and worked tirelessly to establish schools for girls and lower castes. He also established the Satyashodhak Shala, which was a school for Dalit children.

Her famous poem "Go, Get Education"

Go, Get Education
Be self-reliant, be industrious
Work—gather wisdom and riches,
All gets lost without knowledge
We become animal without wisdom,
Sit idle no more, go, get education
End misery of the oppressed and forsaken,
You've got a golden chance to learn
So learn and break the chains of caste.



She and her husband dedicated their lives to helping others. Yashwant, their adopted son, trained as a doctor and joined them. When he brought home a bride, Savitribai took on the household work, so that the girl would have time to study.

When Jyoti Rao passed away, in 1890, a family dispute arose. Relatives objected to Yashwant conducting his last rites, since he was adopted. Defying the tradition that said women could not come for such ceremonies, Savitribai took the funeral mud pot away from them and led the procession herself.

Savitribai died as she lived, serving others, during the bubonic plague outbreak of 1897. Despite the knowledge that it was infectious, she insisted on picking up victims and bringing them to the hospital. She saved many lives, but contracted the plague herself, and did not survive it. By the time she passed away, she had established 18 schools, for girls from every caste.

While the term "feminism" as we understand it today may not have been explicitly used in his time, but Jyoti Rao's actions and beliefs align with the Core Principles of Feminism, making him a significant Feminist.



THE COURTROOM DRAMA

THE IMMORAL TRAFFIC(PREVENTION) ACT, 1956

An Act to provide in pursuance of the International Convention signed at New York on the 9th day of May 1950, for the Prevention of Immoral Traffic. It is enacted by Parliament in the Seventh Year of the Republic of India, it extends to the whole of India. The act aims to prevent the trafficking of women and girls, it's a first step toward criminalizing the sexual exploitation of any male or female.

You know what is “brothel”?

A brothel refers to any place or premises where individuals engage in prostitution activities. It can also be a place where more than one person offers sexual services in exchange for money or other benefits.

Need for Immoral Traffic Prevention Act

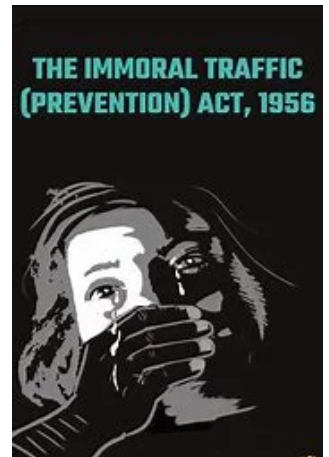
To end trafficking in which, girls, children, adolescent girls, and women are traded for illegal activities. Including. To put an end to commercial sexual exploitation (CSE) in which women and children are victims.

Punishment for Trafficking as per ITPA

The ITPA act imposes a variety of penalties, which can be found in sections 3-9, 11, 18, 20, and 21. Maintaining and using the property as a brothel, living off of income from prostitution, Imping or otherwise soliciting for prostitution, Seducing a person in custody, Prostitution in a public place, etc.

Search without warrant

Notwithstanding anything contained in any other law for the time being in force, whenever the special police officer or the trafficking police officer, as the case may be, has reasonable grounds for believing that an offence punishable under this Act has been or is being committed in respect of a person living in any premises, and that search of the premises with warrant cannot be made without undue delay, such officer may, after recording the grounds of his belief, enter and search such premises without a warrant.



Other Initiatives to Combat the Trafficking of Women and Children

The National Plan of Action to Combat Trafficking and Commercial Sexual Exploitation of Women and Children was formulated in 1998. The Ministry of Home Affairs has established a dedicated cell to prevent trafficking. The MWCD, in partnership with NIPCCD and UNICEF, has developed three manuals. **This is named the 'Judicial Handbook on Combating Trafficking of Women and Children for Commercial Sexual Exploitation'.**

Punishment for living on the earnings of prostitution.

Any person over the age of eighteen years who knowingly lives, wholly or in part, on the earnings of the prostitution of any other person shall be punishable with imprisonment as explained broadly under the act.

Cases under the act for reference:

1. Smt. Afjal vs state of U.P. on 05 August, 2019

Case brought to light by, Chairman, Child Welfare Committee Varanasi, who wrote to Superintendent of Police (City), Varanasi, for conducting the raid, who directed for instant action by Circle Officer, Bhelupur, and in response C.O., Bhelupur, along with his police team did raid along with two independent witnesses on the same day.

There were a group of girls, who were recovered from the home of Mehtab, who too was arrested on the spot. Those girls apprised that those were kept under threat by them. Those victims apprised about use of force and violence for prostitution, under threat by them. They also apprised about use of force for prostitution, under threat and inducement by Mukhiya, sister of Kali. Those victims apprised about violent force for prostitution by Rahmat, Afjal, Sheru, Mukhiya, sister of Kali, Jaiki and Mantar, as an organized gang for it.

They used to usurp money, earned from prostitution. Each of them were got medically examined and investigation resulted in submission of charge-sheet against Mehtab and Smt. Afjal being charge sheet no. 1 of 2006, u/s 3, 4, 5, 6, 9, 14, 15 of Immoral Traffic (Prevention) Act, over which cognizance was taken. Subsequently Charge-sheet No. 1-A of 2006 under same sections was filed against Kali.

2. Genka Sajan Kumar Vs. State of Andhra Pradesh:

This case involved a visitor to the house of sex workers, and the High Court of Madhya Pradesh ruled that visiting sex workers' houses is not punishable under the Immoral Traffic (Prevention) Act.

Conclusion

The Immoral Traffic (Prevention) Act, adopted by the Indian Parliament in 1956, was created to stop the “immoral traffic” of women and girls. The 18-page Act defines ‘prostitution’ as the sexual exploitation or abuse of others for commercial purposes or monetary or other considerations. Although the Immoral Traffic (Prevention) Act of 1986 is the current law that deals specifically with immoral trafficking.

— ■ NOTE: January 11 marks National Human Trafficking Awareness Day



REVITALISE AND REJUVENATE

Volunteering: The Best New Year Resolution

The new year is a time for reflection and renewal. It's a time to set goals and make resolutions to improve ourselves and our lives. One of the most rewarding resolutions you can make is to volunteer your time to help others. Volunteering is a selfless act that can have a profound impact on both the recipient of your help and yourself. It can help you develop new skills, make new friends, and feel good about yourself. It can also help you make a difference in your community and the world.



Benefits of Volunteering: There are many benefits to volunteering. Here are a few:

- * **Personal growth:** Volunteering can help you develop new skills, such as leadership, communication, and problem-solving. It can also help you learn more about yourself and your values.
- * **Social connection:** Volunteering can help you meet new people and make new friends. It can also help you feel more connected to your community.
- * **Improved mental and physical health:** Studies have shown that volunteering can improve your mental and physical health. It can help you reduce stress, boost your mood, and even lower your blood pressure.
- * **Making a difference:** Volunteering can help you make a difference in the lives of others. It can also help you make a difference in your community and the world.

"The smallest act of kindness is worth more than the grandest intention." - Oscar Wilde

DID YOU KNOW?

Women workforce participation rate in tech sector to reach 14.9% by 2027.

The technology sector in India is poised for a significant transformation, with businesses doubling down on diversity and inclusion, paving the way for more women to join the country's tech workforce. According to projections by recruitment firm TeamLease Digital, the Women's Workforce Participation Rate (WPR) in India's tech industry is expected to rise to 14.9 per cent by 2027, up from 10.8 per cent in 2022.



The forecasted 5.5 per cent annual growth rate signals not only a demographic shift but also a critical opportunity to bridge the gender gap in one of the world's fastest-growing industries. Currently, 1.92 million women are contributing to India's tech workforce, and this number is set to expand rapidly over the next three years. The rise of Global Capability Centers (GCCs) is a key driver behind this growth, with projections indicating that women will constitute 35 per cent of the workforce in these innovation hubs by 2027.



CBOA'S COMPASSION IN ACTION

A LIFELINE TO A GRIEVING FAMILY

A New Dawn After the Storm

Mrs. L Harika, the widow of the late Mr Lakavath Surrender, joined the Candi Branch on 03/01/2025 through a compassionate appointment. This appointment was a milestone in her life, more importantly a sustenance which would provide for their children a great future.



A Heart-Wrenching Loss

Mr. Lakavath Surrender, a dedicated Officer at Canara Bank, due to high creatinine level, grade 3 of CKD, was tragically taken from us on August 11, 2024. It was immensely excruciating for his wife, Mrs. L Harika who was heartbroken and devastated holding the responsibility of 2 little kids Charith and Harshith who are 3 years and 4 years old respectively.

A Beacon of Hope

CBOA, which always acts as a Great Support System to our Officers, entered her life as a ray of sunshine. The compassionate appointment brought a Great Change in her life!! A new chapter has begun filled with the renewed motivation from our CBOA!!

A New Chapter Begins

Mrs. Harika says, "There's a lot to be thankful for to our CBOA." She also acknowledged that this is her new existence; and the great zeal and motivation infused in her takes her a step forward to work resolutely.



Words of Gratitude

She was truly short of words in expressing her deepest gratitude towards CBOA for being the ray of hope in her life. As she was broken with the sudden demise of her husband, survived by two little kids the compassionate appointment is the milestone in her life. She heartfully thanked Our CBOA General Secretary Sri K Ravi Kumar, Sri B Lingareddy and Mr Srikanth Yadav who, from the day of hospitalisation to the day of receipt of appointment letter, had been following up multiple times and to the whole family of CBOA who stood by her during the hard times.

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The Editorial Team



Neha Aafreen
CC Member
Hyderabad



Farhana Begum
RC Member
Hyderabad



Indumathi Thange H S
Women Representative
Bangalore



Santhoshima R
RC Member
Karnool



Esampally Sahithya
RC Member
Hyderabad



Elkapally Divya
Activist
Hyderabad



Suchitra B
CC Member
Bangalore



Sushma
CC Member
Karnal



Supraja K
CNT & CC Member
Trivandrum



Vrushali Ashok Mane
CC Member
Pune



Bandlamudi Sireesha
RC Member
Vijayawada



Divya Ogirala
Activist
Pune

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