

SHE CAN



SHINE THROUGH THE DARKNESS OF MEDIOCRITY



**CANARA BANK
OFFICERS' ASSOCIATION**



International Women's Day 2023:
"DigitALL: Innovation and technology for gender equality"

JUNE, 2023 | EDITION 05



CANARA BANK OFFICERS' ASSOCIATION (REGD.)

Registered under Trade Unions Act, 1926 at Mumbai



SHRI JACOB P C
CHAIRMAN



SHRI K RAVIKUMAR
GENERAL SECRETARY



SHRI RAJIV NIGAM
PRESIDENT

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FROM THE DESK OF GENERAL SECRETARY



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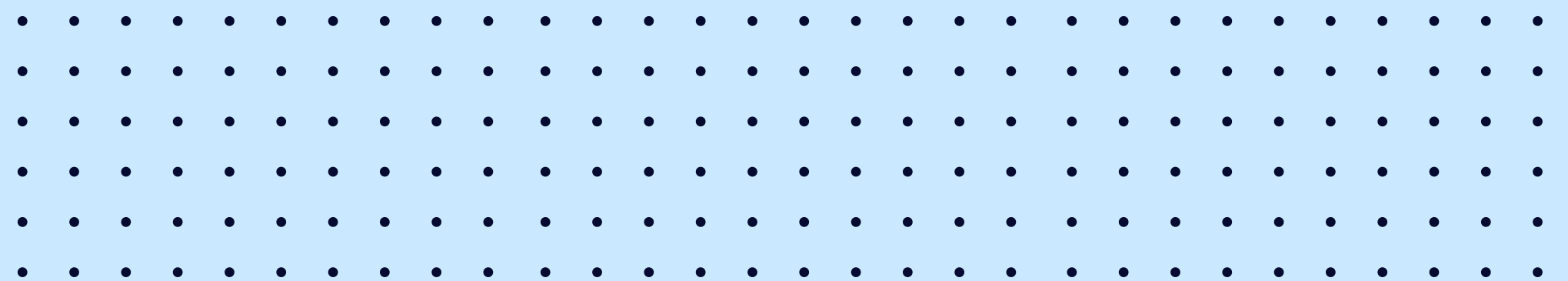


LITHA THOMAS OUR CANARITE - BEAUTY PAEGANT WINNER



VIJAYAWADA OFFICE

D. No. 59-10-2, Gadde Gopala
Krishnaiah Street, Street No. 3,
Gayathri Nagar, Vijaywada
- 520008



CBOA INITIATIVES





FROM THE DESK OF GENERAL SECRETARY

We need an earthquake that will tilt the system altogether, because little and incremental steps will not give us the world that we want.”

– Phumzile Mlambo-Ngcuka, Executive Director, UN Women

In a rapidly evolving world, global challenges are becoming increasingly complex and interlinked. Women's economic empowerment plays a vital role towards bridging this complexity, creating gender equality, eradicating poverty and an inclusive economic growth. Women make enormous contributions to economies, whether in businesses, on farms, as entrepreneurs, as employees, or by doing unpaid care work at home.

Innovative approaches and participation of women is paramount in improving the way to a gender inclusive global development and in shaping the economic and social policies. Our Mother Bank has fundamentally sown the seeds since its inception by encouraging the 32% of work force comprising of women through motivation, recognition and career growth towards the sustainability of our Bank in the industry.

(Y)our CBOA has been setting atypical standards for achieving increasing women's leadership and participation, engaging women in all aspects of enhancing women's economic empowerment by working collectively for a comprehensive progress of the women community in tandem with the organization.

We honor your commitment, leadership and management skills and our tribute to all the Women Canpals of our humble Association who have been perpetually contributing towards prosperity and growth of the orgnaization. Let us all ensure to create a safe environment for us and for the future generations to thrive and prosper.

SNAPSHOT OF GENDER EQUALITY ACROSS THE SUSTAINABLE DEVELOPMENT GOALS AS ON YEAR 2022



Globally, over **380 million** **WOMEN AND GIRLS** are in extreme poverty, living on less than \$1.90 a day. If current trends continue, in sub-Saharan Africa, **more women and girls** will live in extreme poverty by 2030 than do today.



Globally, nearly **1 in 3** **WOMEN** experienced moderate or severe food insecurity in 2021. Rising food prices are likely to exacerbate hunger around the world.



Unsafe abortion is a leading but preventable cause of maternal mortality and morbidity.

Today, over **1.2 billion** **WOMEN AND GIRLS** of reproductive age live in countries and areas with some restrictions on access to safe abortion. **102 million** live in places where abortion is prohibited altogether.



Protracted conflicts, wars and renewed efforts to keep girls out of school perpetuate gender gaps in access to school and learning.

54% of **GIRLS** who are not in formal education worldwide live in crisis-affected countries.



At the current rate of progress, it may take another **286 years** to remove discriminatory laws and close prevailing gaps in legal protections for women and girls.

Globally, more than **1 in every 10** **WOMEN AND GIRLS** aged 15-49 were subjected to sexual and/or physical violence by an intimate partner in the previous year.

In 2021, **4,475** **COMMUNITIES** made public declarations committing to eliminate female genital mutilation.

Women hold **over one third** of seats in local decision-making bodies.

School and day-care closures in 2020 led to an estimated

512 billion additional hours of unpaid childcare globally for women.

The glass ceiling remains intact. Close to **1 in every 3** **MANAGERS/ SUPERVISORS** is a woman. At the current pace of change, parity will not be achieved for another 140 years.

Despite progress, only **26%** **OF COUNTRIES** have a comprehensive system to track gender-budget allocations.



The lack of clean water claims the lives of more than **800,000** **WOMEN AND GIRLS** every year.

SNAPSHOT OF GENDER EQUALITY ACROSS THE SUSTAINABLE DEVELOPMENT GOALS AS ON YEAR 2022

7 AFFORDABLE AND
CLEAN ENERGY



Affordable and clean energy, key to lifesaving care and productivity, remains

out of reach for millions

OF WOMEN AND GIRLS in Asia and sub-Saharan Africa. Rising energy prices are making matters worse.

9 INDUSTRY, INNOVATION
AND INFRASTRUCTURE



Women hold only

2 in every 10

science, engineering and information and communication technology jobs globally.

They comprise only

16.5%

of inventors associated with a patent.

11 SUSTAINABLE CITIES
AND COMMUNITIES



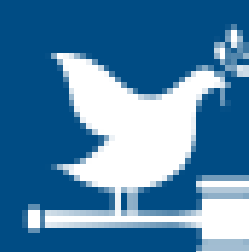
The majority of the world's women live in cities.

49%

OF WOMEN

in urban areas report feeling less safe walking alone at night since COVID-19 began.

16 PEACE, JUSTICE
AND STRONG
INSTITUTIONS



Strong institutions that support just and peaceful societies are not possible without women.

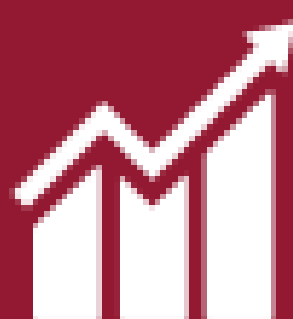
But women globally hold just

42%

of judicial positions and make up a tiny share of police forces - a mere

16%.

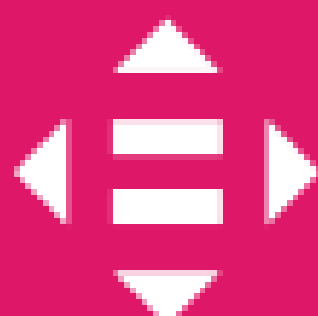
8 DECENT WORK AND
ECONOMIC GROWTH



Women's labour force participation in 2022 is projected to remain below pre-pandemic levels in

169 countries and areas.

10 REDUCED
INEQUALITIES



By the end of 2021, some

44 million

WOMEN AND GIRLS

had been forced to flee their homes due to climate change, war, conflict and human rights violations.

12 RESPONSIBLE
CONSUMPTION
AND PRODUCTION



13 CLIMATE
ACTION



14 LIFE BELOW
WATER



15 LIFE ON
LAND



On average, one disaster resulting in

115 DEATHS AND LOSSES OF \$202 MILLION

was recorded daily during 1970-2019.

WOMEN, especially from poor and marginalized communities, are disproportionately affected.

17 PARTNERSHIPS
FOR THE GOALS



Funding for gender equality is not keeping pace with the increasing severity of global challenges and backlash against women's rights.

Just **4.6%**

of bilateral allocable ODA goes to programmes where gender equality is the main objective.

MAWLYNNONG VILLAGE

THE CLEANEST VILLAGE IN ASIA

Mawlynnong, the cleanest village in Asia is popular to visitors in another name, “God’s Own Garden”. I assume you haven’t ever seen such a beautiful and well-organized village elsewhere.

Thought of the destinations in northeastern India always correlates an amazing curiosity into the mind. The serene nature and indifferent culture of the northeast are pretty absent in the other parts of the country. In addition, many places in the northeast are still unexplored and mysterious to the common tourist, and Mawlynnong is definitely one of those.

Although in the last few years, more tourists are visiting Mawlynnong to explore the “Cleanest Village in Asia”, the place still offers a peaceful escape avoiding the unwanted crowd, which you may not experience in other commercial destinations in Meghalaya, such as Shillong and Cherrapunji.

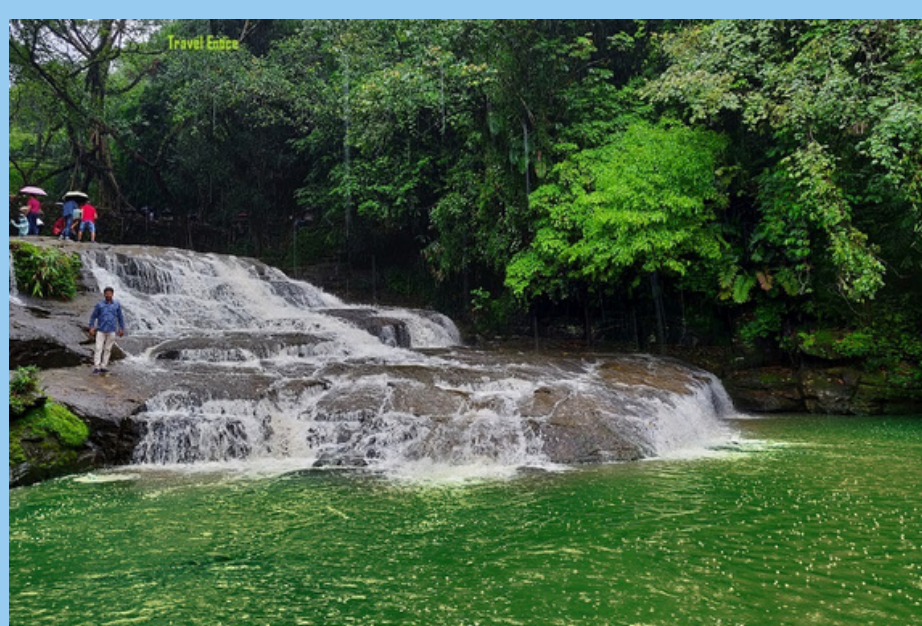
It is a hilly village situated in the East Khasi Hills district of the Meghalaya state in North East India and lies on the India-Bangladesh border. The village is approx. 78 km away from Shillong and 81 km from Cherrapunji.



- The Literacy rate of the village is 100%
- Smoking and Polythene is banned here
- The most important work is supervised by the women of Mawlynnong
- Interestingly the children are given the surname of their mothers, breaking the stereotypes of the 'Patriarchy'.
- The youngest daughters of the family only inherit the riches of the mother.



The Balancing Rock



Niriang Falls



Nohwet Root Bridge



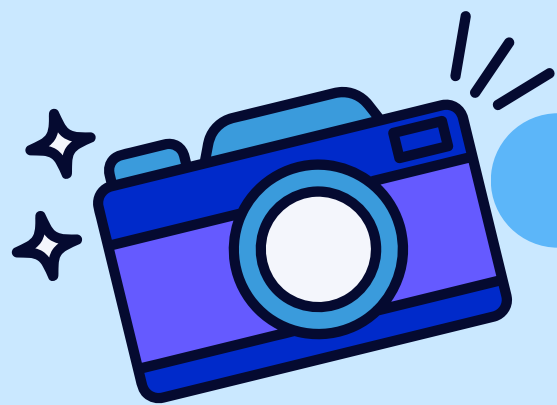
**CANARA BANK
OFFICERS'
ASSOCIATION**



**International
Women's Day**
DigitALL: Innovation and
Technology for Gender Equality



Under the banner of
"THINK TANK" & "SHE CAN WOMEN'S WING"



PHOTOGRAPHY CONTEST

ESSAY WRITING COMPETITION



PAINTING/ DRAWING

SHORT STORY/ POETRY



WRITEUP ON OUR DIGITAL PRODUCT





DIGIT-ALL : INNOVATION AND TECHNOLOGY FOR GENDER EQUALITY

SNEHA RACHEL PHILIP
OFFICER, CHENGANNUR 1, TRIVANDRUM CIRCLE

Financial independence is a crucial part in achieving gender equality. The first step towards being an empowered woman is having a means to support herself. There are several women who have taken this first step often with great difficulty and then propelled themselves to great heights in their career with determination and courage. As a woman whatever be the gender role in your family or society be, ensure that you have a source of income to support yourself. And if you are not in a position for that, you should be equipped to pursue a career at any stage of your life. There are several loan schemes offered by our banks to support women entrepreneurs like the MUDRA scheme, Annapoorna scheme etc. Working women can easily avail credit card facility and improve their spending ability. Women can now run small businesses from the comfort of their homes and accept payments to their account easily through QR codes, UPI payment etc.

Expanding financial access for women has proven to have positively affected not only women themselves but also their household incomes. Mobility constraints, insufficient collateral for availing loans, low levels of both financial and digital literacy still limit several women especially from rural classes from accessing financial services. The challenges of mobility and literacy can be tackled through business correspondents. Appointing more women BCs can make it easier for the women availing services as women often find another female to be trustworthy and approachable. Digital literacy improvement initiatives like National Digital Literacy mission should be promoted on a larger scale to aid women in achieving digital skills. SHGs can be tapped to run financial literacy centres for women. Low credit worthiness of women often hinders women from running businesses from availing loans. Digital credit can often help these women.

To sum it all up an empowered and financially able woman is a boon to her family and her society. As bankers we can use our privilege and our services to bring more women to the financial front and encourage them to maintain savings and create income streams for themselves. We can aid them in achieving digital literacy by encouraging them to use digital services instead of counter services. We can also hold workshops in SHG meetings about digital products, micro business loans, insurance schemes etc. We should also ensure that they are made aware of fraudulent financial activities and how to be protected from them. These are a few examples of how we can contribute to the global gender equality movement. We can brainstorm for yet more ideas at our meetings as to how we can do more as gender equality in our country is still a distant dream. **Like our bank's motto- ' Together we can' achieve.**



DIGIT-ALL : INNOVATION AND TECHNOLOGY FOR GENDER EQUALITY

CATEGORY " POETRY "

K SUDHA MADHURI
OFFICER, RURAL II RO, BENGALURU CIRCLE

"Innovation and technology, a tool for good,
A ray of hope, where gender equality should,
Prevail in all spheres, and pave the way,
For women to shine and have their say.

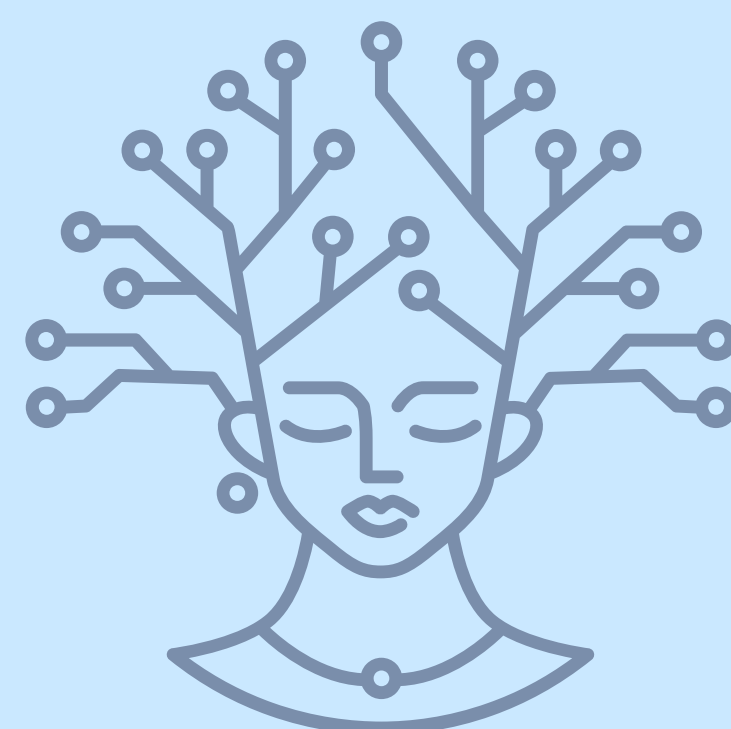
No longer bound by traditional roles,
Women can now break free from gendered controls.
Education accessible at the click of a button,
Empowers them to learn, grow, and strengthen.

E-commerce and online marketplaces abound,
Providing opportunities for women to be renowned.
With digital financial services and AI on the rise,
Women can chart their financial course and rise.

Social media and online forums galore,
Women can now share, connect and explore.
Advocacy and activism, all at their fingertips,
A powerful tool, with which they can make a difference.

Technology also brings safety and security,
A vital need, to end gendered insecurity.
With apps and tools, women can now prevent,
Violence and harassment, and live life without lament.

Let's harness its power to drive change,
And break down the barriers that cause ache.
With innovation and technology, by our side,
A world of gender equality, alongside"





CANPAL CUSTOMERS CONNECT TO PROMOTE CASA

SIGNIFICANCE & WAYS TO PROMOTE - ESSAY

MONAL MALVIYA

SENIOR MANAGER, NANDANGADDA, MANIPAL CIRCLE

CASA refers to the deposits made by customers in their savings and current accounts, while customer acquisition is the process of acquiring new customers. CASA is significant for banks as it forms the base of their deposits, which can be utilized for lending and investment activities. The significance of customers connecting to promote CASA cannot be overstated. As mentioned earlier, CASA deposits are the core of a bank's deposit base, and a higher percentage of CASA deposits leads to a lower cost of funds for banks. This, in turn, translates to a lower lending rate for customers and better returns for shareholders. Therefore, the promotion of CASA is essential for banks to maintain their financial stability and profitability.

Now, let us discuss the various ways in which banks can promote CASA:

- **Attractive Interest Rates:** Banks can offer higher interest rates on CASA deposits to attract customers. Higher interest rates on savings accounts, especially in today's low-interest-rate environment, are likely to encourage people to save more money.
- **Promotional Campaigns:** Banks can run promotional campaigns to attract customers to open savings and current accounts. These campaigns could include discounts on fees, cashback on debit card usage, or other incentives.
- **Digital Banking:** In today's age of digitalization, banks can leverage technology to promote CASA. They can develop user-friendly mobile applications, online account opening facilities, and other such digital platforms to encourage customers to open accounts and deposit money.
- **Relationship Managers:** Banks can assign dedicated relationship managers to customers to promote CASA. These managers can provide personalized services to customers, including account-related queries, transactions, and other banking services, thus building a strong relationship with the customers.
- **Referral Programs:** Banks can offer referral programs to existing customers to bring in new customers. The existing customers can be incentivized to refer their friends and family to open accounts with the bank.

In conclusion, customers connecting to promote CASA is crucial for the growth and sustainability of the banking industry. Banks need to adopt various strategies to promote CASA, such as offering attractive interest rates, running promotional campaigns, leveraging technology, assigning dedicated relationship managers, and implementing referral programs. By adopting these strategies, banks can attract new customers, retain existing ones, and increase their CASA deposits, leading to their overall growth and profitability.



PAINTING CONTEST

RICHA UPADHYAY

OFFICER, CIRCLE OFFICE, BHOPAL CIRCLE



LITHA THOMAS

GLOBAL MRS. KERALA INDIA INTERNATIONAL, 2023

SAVARKUNDLA
BRANCH

MANAGER

AHMEDABAD CIRCLE



It's an incredible thing to be a human being. I am Litha Thomas, from the beautiful land of Kerala, 38 years old, post graduate in Physics, NET and CAIIB. Worked as a Teacher, Technical support officer in HCL , Chennai, before joining our beloved Canara Bank. I was fortunate enough to Travel, Live and Work in different parts of our country.

Being a Manager in our Bank I feel pride in serving as a link between the Government and the common man. I joined our auspicious institution 11 years back in 2012. From Kerala to Goa, to Karnataka and now to Gujarat my journey in the Bank has been simply amazing. I draw a great passion toward Garden designing and I was proud enough to receive an award from the Botanical Society of Goa for "The Best Terrace Garden", in the year 2021. Traveling is like a therapy for me, especially Solo Back Packing, Trekking, all kinds of Adventure Sports Activities like Scuba diving, Bungee jumping, Para Gliding, Rafting, Surfing etc.

I am a proud wife of a farmer from Gujarat, currently we are on our journey to build a Beautiful Food Forest and community living space in our farm and have a sustainable living. I may stand as a confident, strong and a competitive women in the society, however, I have battled depression, for almost 6 years in my life. I think the challenges that we experience in life make us stronger, evolves us and transform us to be better human beings.

Recently, I got an opportunity to give auditions for Global Mrs. India International 2023 Pageant, held in Manipal and after clearing several rounds, I was one of the finalists. It was indeed a proud moment to represent my State in the Mrs. India pageant and win the state title of "Global Mrs. Kerala India International 2023". I dedicate this to my parents and my husband for being there for me.

I believe we have one beautiful life to explore, experience a diverse world, make it rich and memorable, chase every dream because it is never too late. I hope and wish that I can inspire millions of women to believe in themselves, embrace their uniqueness and bring it out to the world, confidently, gracefully & beautifully.



CONGRATULATIONS !!

**TO ALL THE WINNERS AND APPRECIATIONS TO ALL THE
PARTICIPANTS, FOR;**

**“THE KEY IS NOT THE WILL TO WIN... EVERYBODY HAS THAT. IT IS THE
WILL TO PREPARE TO WIN THAT IS IMPORTANT”
- BOBBY NIGHT.”**

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She - Can