



SHE CAN

...shine through



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FROM THE DESK OF GENERAL SECRETARY

I wish to emphasize the undeniable importance of sports and fitness in our lives, particularly as women in demanding roles, to the dynamic and resilient women bankers who are the backbone of our association. In the fast-paced and competitive world of banking, where challenges are constant and expectations are high, maintaining a healthy lifestyle becomes not just a choice but a necessity.

Recognizing the unique needs and aspirations of women bankers, (Y)our CBOA launched Women's Sports Meets exclusively tailored for you. These sports events are not just about physical activity; they are about empowerment, camaraderie, and holistic well-being. They offer a platform where you can showcase your talents, forge meaningful connections, and inspire each other to push boundaries and surpass limitations.

To ensure the success and inclusivity of these sports meets, a dedicated budget has been allocated, underscoring our commitment to supporting your participation and celebrating your achievements. I urge each of you to seize this opportunity, make the most of the allocated resources, and contribute wholeheartedly to the success of these events.

May your determination be unwavering, your spirits indomitable, and your successes abundant.

K Ravi Kumar
General Secretary



INTERVIEW WITH SMT. R ANURADHA

DESIGNATE CHIEF GENERAL MANAGER
RETAIL ASSET WING



I advocate for women's empowerment through independence, seizing opportunities, and maintaining a 'never give up' attitude.

As opposed to men, for women it is hurdle race but always remember that, balancing family and career, embracing challenges, multi-task, continual learning and accepting leadership positions are foundational to success. But, in the end, we must never stop being a 'Good Human being'.

CAREER BACKGROUND

Coming from a lower-middle-class family, independence and self-reliance were paramount to me.

I sought employment early on, opting for banking due to its stable opportunities. I took up BSRB Exam and joined as a clerk cum cashier in Rajampet, Kadapa district at the age of 19 marking the beginning of my journey.

How did your educational background contribute to your career growth?

I graduated with a B. Sc in Life Sciences from Guntur, later pursuing MA in Sociology (Private study) and completed JAIIB & CAIIB while working.

This academic blend enhanced my analytical skills and perspective, complementing my banking roles.

Could you share insights into your leadership style, particularly in challenging environments?

Leading teams in challenging environments like Raichur, where I reported as a Branch Head was quite a task. It necessitated empathy, resilience, and clear communication. The Branch was shabby and all the staff were non-Kannadigas adding to the heat. But I connect with everyone on an emotional level which is one of my USPs. The branch went on to perform one of the best and I claimed huge recognition. I was later posted to an ELB in Mumbai as AGM followed by Regional Office, Tirupathi where I was the Regional Head.

However, I love working as a Branch Head, for the independence and authority it claims is unlike any other.

Could you elaborate on your experience setting up a new Regional Office in Tirupati?

Establishing the Tirupati RO from scratch was both challenging and gratifying. Starting my journey from a branch, for a period of over 9 months, before shifting to the Regional Office, I meticulously structured operations before transitioning, demonstrating adaptability and strategic acumen.

Balancing personal challenges with a demanding professional role can be daunting. How did you manage during such times?

Facing my parents' illnesses while holding managerial positions demanded resilience. They were diagnosed with Cancer one after the other, and being a Regional Head, while raising young kids; I did not like to give excuses. I leveraged support networks, delegated responsibilities, and maintained focus, ensuring both family and professional spheres received due attention.

FAMILY SUPPORT IN CAREER SUCCESS

My husband, Mr. D Venkata Siva Rama Rao is a grounded person by nature and always celebrated my successes. We shared a Love Marriage and my husband's unwavering support, rooted in a shared background, has been pivotal.

It underscores the importance of mutual understanding and encouragement in achieving professional milestones.

My son is pursuing B. Tech., while my daughter has finished her 10th Board exams and both of them are good students.

Reflecting on your current role as a Wing Head, what new perspectives have you gained?

I have always been a field person since I rendered 17 years of my service in Semi-Urban and Rural areas. However, my current role as a Wing Head in Retail Asset Wing, offers a macro-level view, enriching my understanding of nationwide banking dynamics. It underscores the importance of integrity, customer-centricity, and continual professional growth.

In conclusion, what principles or values have guided your career journey?

- Honesty & Integrity
- Ownership

Respecting roles, embracing challenges, and fostering inclusivity are core tenets that have shaped my professional ethos. I always believe in respecting the Chair, not the age.



CD ratio denotes the value of loans given as a share of deposits held by Banks



*Managing Risk & Growth:
RBI's Response to India's
CD Ratio Challenges*

The Reserve Bank of India (RBI) has expressed concern over the elevated CD ratio, emphasizing the importance of prudent risk management practices. To address this, the RBI recently increased the risk weightage for unsecured loans, aiming to mitigate risks associated with aggressive lending.

While Banks grapple with stiff competition for deposits, they are also exploring avenues for growth in under-penetrated segments like business loans, MSME loans, and consumer durables loans. However, the transition from a nation of savers to investors poses a long-term challenge for banks, demanding a shift in their funding strategies.

DECODING INDIA'S CREDIT - DEPOSIT RATIO

Trends & trajectories

India's banking sector is witnessing a notable shift in its credit-to-deposit (CD) ratio dynamics, reflecting both opportunities and challenges for financial institutions. The CD ratio is a key metric which represents the proportion of loans banks have extended relative to their total deposits, offering insights into banks' lending practices and their exposure to credit and liquidity risks.

The CD ratio is sending a red signal as Indian banks face hurdles in deposit growth as they are not keeping pace with their lending activities.



During the fortnight ending March 22, 2024, deposits saw a 13.5% increase, reaching Rs 204.8 lakh crore compared to previous year.



However, lending during the same period surged by 20.2%, reaching Rs 164.3 lakh crore resulting in an 80% CD ratio.



India's Banking Conundrum: The Money appetite

The key rationale behind this trend is the heightened demand for personal loans, which has accelerated credit growth. Contrarily, certain lenders have reported muted growth. This disparity in growth rates emphasizes the need for Indian banks to fine-tune their lending strategies and ensure a balanced approach.

Concerns arise as credit growth continues to outstrip deposit growth, potentially leading to a further increase in the CD ratio. The increased demand for personal loans suggests a concerning trend among the Indian millennials and Gen Zs, reflecting their need for validation through materialistic possessions, lavish splurges and unhealthy financial appetite.

Striking a Balance - Financial Stability

ICRA downgrades Indian banking sector outlook to 'stable' from 'positive' due to anticipated moderation in credit growth and profitability metrics. However, ICRA expects banks to maintain adequate earnings to meet regulatory and growth capital needs, indicating confidence in the sector's ability to weather challenges and maintain stability.

Moving forward, it's essential for banks to maintain a delicate balance between credit extension and deposit mobilization. While a higher CD ratio may indicate economic growth potential, it also signals heightened risk exposure. Thus, banks must adopt prudent lending practices, ensure adequate liquidity, and continuously monitor their risk profiles.

India's CD ratio dynamics underscore the evolving landscape of its banking sector. As banks navigate through changing market dynamics and regulatory expectations, maintaining a healthy CD ratio will be paramount for ensuring financial stability and sustainable growth.



THE GOLD OF GUJARAT

“ Unleashing Passion ”

VINEETA SINGH



“To be successful, you really need to be irrationally passionate.”

This mantra embodies the essence of the young entrepreneur, Vineeta Singh's journey, the visionary **CEO and co-founder of Sugar Cosmetics**.

Vineeta Singh has been a Shark (Investor/Judge) in the reality TV Show Shark Tank India, SonyLIV since 2021

From her humble beginnings to becoming a symbol of empowerment in the beauty industry, Vineeta's story is one of resilience, determination, and unwavering passion. At the age of 23, Vineeta turned down a lucrative job offer from an investment bank to pursue her entrepreneurial dreams. Despite facing setbacks with two previous ventures, she refused to let failure define her. Instead, she saw it as an opportunity for growth and self-discovery..

Personal Acheivements

- | | |
|------|--|
| 2019 | Start-up of the year award by Entrepreneur Awards, Delhi |
| 2021 | W-Power Award by Forbes India |
| 2021 | BW Disrupt 40 Under 40 Award by Businessworld |
| 2021 | Fortune's 40 Under 40 |
| 2022 | World Economic Forum's Young Global Leadership list |




SUGAR



Today, Sugar Cosmetics stands as a testament to Vineeta's indomitable spirit and entrepreneurial prowess. It is more than just a makeup brand; it is a symbol of empowerment that encourages women to embrace their uniqueness and celebrate their individuality. Her journey is an inspiration for women everywhere to chase their dreams, break barriers, and leave their mark on the world, one bold lipstick at a time.

However, Vineeta's journey was not without challenges. From sourcing high-quality ingredients to securing funding and breaking into a competitive market dominated by established players, she faced numerous obstacles. Yet, she refused to be intimidated, leveraging her creativity and innovation to carve out a niche for Sugar Cosmetics. One of the major hurdles Vineeta encountered was gaining access to distribution channels.

In an industry where shelf space is fiercely contested, she had to adopt a grassroots approach, building relationships with retailers and utilising social media to generate buzz around her products.

Vineeta Singh's inspiring journey with Sugar Cosmetics exemplifies the power of passion. Her story reminds us that failure is not the end but a stepping stone for greatness. Through her visionary leadership, Vineeta has transformed the beauty industry and empowered women to redefine success on their own terms.



SHE CAN ... SHINE THROUGH

INDIA MAKES HISTORY

BADMINTION ASIA TEAM CHAMPIONSHIPS 2024

In a ground-breaking moment

for Indian badminton, the women's team secured their inaugural Badminton Asia Team Championships title on February 18, 2024. This remarkable victory marked a significant milestone as India triumphed over Thailand in an electrifying final held in Shah Alam, Malaysia.

Under the guidance of stellar performers like PV Sindhu, Gayatri Gopichand-Treasa Jolly, and the emerging talent Anmol Kharb, India clinched a hard-fought 3-2 win in the ultimate showdown. Sindhu's commanding presence in the opening singles match set the stage for India's triumph, followed by a stellar doubles victory from Gopichand and Jolly.



Anmol's heroics throughout the tournament underscored her ascent as a rising star. From conquering higher-ranked opponents in crucial encounters to delivering under immense pressure, her contributions were pivotal in India's journey to glory.

However, it was the teenage sensation **Anmol Kharb** who stole the spotlight with her nerve-racking performance in the deciding match. Facing a formidable opponent, Anmol exhibited exceptional skill and composure to secure a historic victory for India.



The triumph at the Badminton Asia Team Championships not only marked a significant milestone in Indian badminton history but also paved the way for future success on the global stage.

With valuable ranking points earned and qualification secured for prestigious tournaments, including the Race to Paris 2024 and BWF Thomas & Uber Cup Finals 2024, the victory served as a launchpad for Indian shuttlers aiming for Olympic glory.

As the nation revels in this historic accomplishment, the voyage of the Indian women's badminton team stands as a testament to the potency of determination, teamwork, and unwavering belief in one's abilities. With their names engraved in the annals of Indian sporting history, PV Sindhu, Gayatri Gopichand, Treasa Jolly, and Anmol Kharb have ignited a flame of inspiration in a generation of aspiring athletes, urging them to dream big and reach for the stars.



In a jubilant celebration of this landmark triumph, India emerges as a force to be reckoned with on the international badminton stage, signalling a new era of dominance and excellence in the sport. As the tricolour flies high, resonating with the cheers of millions, the victory at the Badminton Asia Team Championships 2024 shall forever be etched in the hearts and minds of every Indian, inspiring future generations to strive for greatness and etch their names in the annals of sporting glory.



THE COURTROOM DRAMA

TRIPLE – TALAQ



Issues Raised:

- Is the practice of talaq-e-bidat (Specifically instantaneous triple talaq) an essential practice of Islam?
- Does the practice of Triple Talaq violate any fundamental right?

Petitioner

Ms. Bano filed a writ petition at the Supreme Court in February 2016 challenging the constitutionality of Talaq-e-Biddat, Polygamy and Nikah-Halala.

Ms. Bano claimed that these practices violate the Right to Equality, the Right against Discrimination and the Right to Livelihood. She further argued that these practices were not protected by the Right to Freedom of Religion. Religious freedom is subject to other fundamental rights, public order, morality and health.

Respondent

Respondents represented by Mr. Kapil Sibal argued that the Shariat Act doesn't codify Muslim personal law but specifies rules of decision in matters contrary to custom or usage. They argued that Marriage in Muslim Law is a private contract beyond legislative scrutiny, citing Article 25 of the Constitution for this stance.

Regarding Women's rights, he mentioned options like marriage registration, prohibiting certain divorce methods, and ensuring a higher dower (Mehr) as means to address discrimination.

Background:

Ms. Shayara Bano and her husband, Mr. Rizwan Ahmed, got married in April 2002 in Uttar Pradesh.

Ms Bano claimed that her husband 'compelled' her family to give dowry for the marriage. She stated that her husband and his family drugged, abused, and eventually abandoned her while she was sick when her family could not provide additional dowry.

In October 2015 Mr. Ahmed divorced Ms. Bano through the practice of talaq-e-biddat, also known as instantaneous triple talaq.

Talaq-e-biddat is a religious practice that allows a man to divorce his wife instantly by saying the word 'talaq' thrice. The practice doesn't require the wife's consent.

Women's rights organisations like BEBAK collective and Bharatiya Muslim mahila Andolan supported her. The opposition i.e. All India Muslim Personal Law argued on the fact that Muslim law is not codified and hence not subject to judicial review and that divorce is a religious practice under Article 25 of the Constitution and thus protected.

Contention of the parties:

The parties to this case have argued on various aspects of the law and articles of the Indian Constitution.

1. Right to Equality
2. Right to Freedom of Religion
3. Right to Life and Personal Liberty

LANDMARK JUDGEMENT

In 2017, the Supreme Court, in a landmark 3-2 verdict, had struck down instant triple talaq.

Three of the five judges on the constitution bench had called the practice un-islamic and "arbitrary" and disagreed with the view that triple talaq was an integral part of religious practice. Further, it directed the legislature to take measures against it in order to stop the abuse against women.

The ruling of SC is truly a watershed moment in the women empowerment movement in India. The court has given progressive thoughts enshrined in the Constitution precedence over personal law in society.



REVITALISE AND REJUVENATE HYDRATION



Do you know that every cell, tissue and organ of our body depends on water for its proper function?

Staying hydrated not only serves as body's cooling mechanism, quenching our thirst but also has many other additional benefits...

Energy booster

If you tend to grab a sugary snack or caffeinated beverage to beat your mid-afternoon slump, refill your water bottle instead. Hydration impacts your circulation, in turn your oxygen supply and then your brain function.

When you feel your energy is zapped, a glass of water might give you a lift and also helps you to keep focused as it improves your cognitive performance.



Kidney regulatory

Dehydration leads to building up of excess toxins and acids in our body which harms kidney

Drinking water allows your blood vessels to deliver essential nutrients to your kidneys and helps maintain optimal blood pressure which directly impacts kidney's health.

Aids in digestion

Adequate hydration helps digest food properly as it aids absorption of nutrients. Dehydration will lead to bowel issues like constipation, bloating, heartburn and other uncomfortable conditions.

Aids in losing weight

In the "Battle of bulge", water is an essential weapon, as having more water makes you feel full so that you are not tempted to reach a cookie or open a bag of chips which avoids intake of unnecessary calorie intake.

Improves skin health

Proper hydration will increase blood flow to skin which allows it to appear plumper, improves elasticity and prevents unwanted blemishes.



DRINK OF CHOICE

Best source of hydration is water. Apart from that incorporating fruits and vegetables like watermelon, cucumber, and strawberries etc which have high water content.

Be mindful of how much you're consuming with respect to caffeinated beverages.

Take a note on your urine colour which is best indicator whether you are adequately hydrated or not. Pale or light yellow is a sign that you are well hydrated.

Keeping well hydrated provides an array of health benefits. If you are not getting enough water, it's time to drink up.

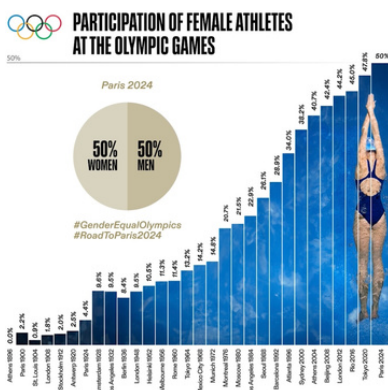
DID YOU KNOW?

Paris 2024 games, where for the first time in history the Olympics will achieve gender equality.

For the first time in Olympic history, women athletes will have as many places in the games as male athletes. This 50:50 allocation means the Paris 2024 Olympic Games this summer will be the first Olympics ever to achieve full gender parity – equal representation for both women and men – on the field of play.

Women have come a long way since competing in the Olympic Games for the first time in 1900, Paris Olympics. Women were banned from competing in long, athletic events after the Amsterdam 1928 Olympics, because of "Physical weakness."

London Olympics 2012 was described as "The Women Games" because it was the first time in the Olympics that every country taking part had women athletes in their teams.



PARIS 2024 WILL BE THE FIRST OLYMPIC GAMES TO ACHIEVE FULL GENDER PARITY



Other gender initiatives at the Paris 2024 Olympic Games include a more gender-balanced number of medal events, with 152 women's events, 157 men's events and 20 mixed-gender events.

Hope the commitments towards gender equality does not end in Paris and it will keep leading the way and using the power of sport to contribute to more equal and inclusive society.



CBOA WISHES ALL THE PARTICIPANTS OF PARIS OLYMPICS, 2024 TO SHINE BRIGHTLY THROUGH THEIR SPIRIT, DETERMINATION AND RESILIENCE. WE ARE PROUD OF EVERY ATHLETE.

SHE CAN ... SHINE THROUGH