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CANARA BANK
OFFICERS'
ASSOCIATION



BANKING

SHE CAN

...SHINE THROUGH

EDITORIAL

We are pleased to share yet another edition of She Can for the year 2025. We wish to empower women by elevating ourselves and by thriving in the platforms given by the CBOA.



SHE CAN
...SHINE THROUGH

FROM THE DESK OF GENERAL SECRETARY

"To the Magnificent and Numinous Women of CBOA , I wish to say you are powerful and your voice matters "

There was a time in history when a woman's voice was a whisper, her potential overlooked, and her ambitions confined. But that time is behind us. Today, women are not just participants , they are pioneers, pathbreakers, and powerhouses recrafting and bringing their Mastery in every field.

At CBOA, we take tremendous pride in Nurturing a culture where every woman canpal is awakened to Rise, to Regal, and to Radiate. Our platform is more than a support system!! it is a Launchpad for dreams. Through dedicated channels and opportunities engineered for our women, we encourage you to uncover your strengths, celebrate the financial independence, and realize the illimitable power that lies within.

Our in-house magazine stands as an Echo to this vision. With inspiring content across the globe, it fuels the mind and uplifts the spirit. Each page is a celebration of thought, creativity, and ambition, crafted to ignite ideas and stir action. It serves not just as a publication, but as a companion on your journey towards growth.

To every woman reading this , At CBOA, we are committed to being a catalyst in this journey ,know that within you resides a force capable of moving mountains, take a moment to understand your surroundings, explore the opportunities at hand. Give your heart permission to dream boldly, and your mind the direction to pursue it relentlessly. let your mind align with that purpose. When these two forces come together, When passion meets purpose, transformation becomes inevitable.

***You are the voice of change. The spirit of progress. The Symbol of power.
Step forward. Stand tall. Shine endlessly.***

K RAVI KUMAR

General Secretary

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Universally Celebrated NASA Astronaut

Sunita was born in the USA on September 19, 1965 as the youngest of 3 siblings. Her father, Deepak Pandya, was an Indian-American neuroanatomist from Mehsana, Gujarat (India), while her mother, Ursuline Bonnie Pandya (née Zalokar) is a Slovene-American.

Having grown up in a rich multicultural heritage, Sunita practises Hinduism, and once she even took the Slovenian flag, a samosa and Carniolan sausage to space in celebration of her Indian and Slovenian heritage.

Sunita graduated from Needham High School in 1983, received a Bachelor of Science degree in Physical Science from the United States Naval Academy in 1987, and a Master of Science degree in Engineering Management from Florida Institute of Technology in 1995.

SUNITA WILLIAMS



EARTH TO THE SPACE – THE TRAILBLAZER'S PATH

First woman to pilot a new spacecraft on its inaugural test flight to space.

Female astronaut with most spacewalks – 7.

Female astronaut with most spacewalk time – totaling 50 hours and 40 minutes.

First person to run a marathon in space.

Expected to be among the top 12 in time-in-space duration.

Record for the longest single spaceflight by a woman, spending 195 days in space until 2017.

NASA decided in August 2024 that, because of safety concerns, the next mission to the ISS, SpaceX Crew-9, would launch in September with two astronauts instead of four and that Williams and Wilmore would return to Earth with the Crew-9 astronauts on their Dragon spacecraft in February 2025, though this was delayed further.

The Starliner returned empty in September 2024. After more than nine months on the ISS, Williams and Wilmore returned to Earth on March 18, 2025, in their Dragon spacecraft. This 286-day stay on the ISS brought Williams' total time in space to 608 days, the second most of NASA astronauts

In her own words: ***“Dream big, work hard, stay humble, and surround yourself with positive people. Hard work beats talent when talent doesn't work hard. Stay dedicated and never underestimate the power of perseverance.”***

“Space expedition has changed my perspective towards people. Looking down at Earth, we could not see borders or people with different nationalities. That's man-made, and one experiences it only when you return to Earth.”

— Sunita Williams

BREAKING BOUNDARIES



Defense Superior Service Medal

Legion of Merit

Navy Commendation Medal

Navy and Marine Corps Achievement Medal

NASA Spaceflight Medal

Medal 'For Merit in Space Exploration', Government of Russia (2011)

Padma Bhushan, Government of India Honorary

Doctorate, Gujarat Technological University

Golden Order for Merits, Government of Slovenia

Sardar Vallabhbhai Patel Vishwa Pratibha

BBC's 100 Women list in 2024.



FINANCIAL SPECTRUM

MARCH 2025 EDITION

THE BUDGET THAT REDEFINES INDIA'S FUTURE - BEYOND TAX CUTS

The Union Budget 2025-26 marks a transformative shift in India's economic policy, offering significant relief to middle-class salaried individuals. With a focus on tax rationalization and compliance simplification, the government aims to increase disposable income, drive consumption, and stimulate economic growth. The introduction of the New Income Tax Bill further reinforces this vision by modernizing tax laws and improving transparency.

Empowering the Middle Class : A Game Changer

Recognizing the middle class as the backbone of the economy, the government has revised the tax slabs under the new regime. Individuals earning up to ₹12 lakh annually are now exempt from income tax, with a standard deduction of ₹75,000 for those earning up to ₹12.75 lakh. These changes translate into significant savings, easing financial burdens and increasing purchasing power.

For years, high tax rates have constrained savings and spending. By restructuring tax brackets, the government aims to enhance disposable income, boosting demand in key sectors such as housing, retail, and automobiles. This, in turn, is expected to generate employment and strengthen overall economic activity.

Economic Growth Through Spending Power :

Higher disposable income will likely lead to a surge in consumer spending, benefiting industries like real estate, automobiles, electronics, and tourism. This increase in demand will create a multiplier effect, leading to job creation and business expansion.

Additionally, higher savings will encourage long-term investments in mutual funds, fixed deposits, and stock markets, injecting liquidity into financial markets. This capital flow will support entrepreneurship and strengthen India's growing startup ecosystem.



The New IT Bill Simplification and Compliance

Replacing the Income Tax Act of 1961, the New Income Tax Bill seeks to simplify tax compliance, reduce litigation, and enhance transparency. Key highlights include streamlined tax administration, a structured framework for Virtual Digital Assets, and reforms in tax recovery and appeals.

By making tax filing easier and eliminating outdated provisions, the bill encourages voluntary compliance, ultimately improving tax collections and government revenue. The bill is likely to be implemented by 1st of April, 2026.

The Broader Economic Impact

The ripple effects of these reforms will be felt across the economy. Increased consumer demand will drive industrial growth and GDP expansion. Sectors dependent on domestic consumption, such as manufacturing and services, will flourish. Moreover, improved tax compliance and reduced litigation will make India a more attractive destination for foreign and domestic investments.

While the government may see an initial revenue loss of nearly ₹1 lakh crore due to tax cuts, long-term gains from higher spending, investment-led growth, and economic resilience are expected to offset this shortfall.



REDEFINING MASCULINITY UNROOTING PATRIARCHY



FOUNDER, MAVA
HARISH SADANI

Engaging Men
for a gender
equal society



is a prominent figure in the Indian social sector, particularly recognized for his pioneering work in engaging men and boys to address and prevent gender-based violence against women. As the co-founder and Chief Functionary of Men Against Violence and Abuse (MAVA), he has dedicated over two and a half decades to challenging patriarchal norms and fostering healthier, more equitable relationships.



Leading men against Violence and Abuse, MAVA

MAVA, under Sadani's leadership, stands out as one of the early and significant organizations in India that specifically works with men and boys as agents of change in the fight against gender violence. Their approach recognizes that men are not just perpetrators but also have a crucial role to play in dismantling harmful patriarchal structures and promoting gender equality. MAVA's initiatives often involve workshops, campaigns, and educational programs designed to sensitize young men and boys about issues like consent, respect, healthy masculinity, and the impact of violence.

Education, Mentorship, Training and Capacity Building

Sadani's work extends beyond broad campaigns. He actively mentors young men, guiding them towards understanding healthy relationships, navigating their sexuality responsibly, and redefining traditional notions of masculinity that often contribute to harmful behaviors. This direct engagement at a personal level aims to foster long-term attitudinal and behavioral changes. Recognizing the need for widespread awareness and action, Sadani conducts training programs for various stakeholders including Corporations, Universities and NGOs

Academic Background and Awards

His Master's degree in Social Work from the prestigious Tata Institute of Social Sciences (TISS) provided him with a strong theoretical foundation and practical skills in social justice and development work. This academic rigor underpins his approach to addressing complex social issues like gender-based violence. Sadani's impactful work has garnered significant recognition over the years. The Ashoka Changemakers' Award highlights his innovative and impactful solutions to pressing social problems. The Gender Diversity Award by Sandvik Asia Pvt. Limited specifically acknowledges his contributions to promoting gender equality and inclusion in various spheres. These awards serve as a testament to the effectiveness and significance of his efforts

A Call to Action

With over 26 years dedicated to this cause, Harish Sadani's commitment is unwavering. This sustained engagement demonstrates a deep understanding of the complexities of gender-based violence and a long-term vision for creating a more gender-equal society. His experience provides valuable insights into the challenges and successes of working with men and boys on these sensitive issues.

In essence, Harish Sadani is a key figure in the movement to end gender-based violence in India. His work through MAVA and his individual efforts focus on a crucial, often overlooked, aspect: engaging men as allies and agents of change. By challenging harmful masculinities, educating young men, and working with various institutions, he strives to create a society where women are safe and gender equality is a reality. His long-standing dedication and the recognition he has received highlight the significance and impact of his approach.



Anshu Malik



Sakshi Malik

STATE FOCUS HARYANA

DAUGHTERS OF HARYANA

Haryana, a state renowned for its agricultural prowess and strong cultural traditions, has also emerged as a powerhouse in Indian sports, particularly wrestling. Within this fertile ground of athletic ambition, two women, Sakshi Malik and Anshu Malik, have risen to prominence, etching their names in the annals of Indian wrestling and inspiring a generation of young girls in their state and beyond.

The success of Sakshi Malik and Anshu Malik has had a profound impact on Haryana. They have become role models for countless young girls who now dare to dream of sporting glory. Their achievements have not only brought national and international recognition to the state but have also contributed to a gradual shift in societal attitudes towards women in sports. The stories of these two determined women, rising from the heartland of Haryana to conquer the wrestling mat, are a testament to their individual resilience and the growing empowerment of women in the state. They are the daughters of Haryana, forging a legacy that will continue to inspire generations to come.

Sakshi Malik

Born on September 3, 1992.

Became the first Indian female wrestler to win a medal at the Olympics by securing a bronze in the 58 kg category at the 2016 Rio Olympics.

Won a silver medal at 2014 Commonwealth Games in Glasgow (58 kg).

Won a bronze medal at 2018 Commonwealth Games in Gold Coast (62 kg).

Won a gold medal at 2022 Commonwealth Games in Birmingham (62 kg).

Has also won multiple medals at Asian Championships, including bronze in 2015, silver in 2017, and bronze in both 2018 and 2019.

Was awarded the Padma Shri in 2017.

Retired from wrestling in December 2023.

Anshu Malik

Born on August 5, 2001.

Won a silver medal at the 2021 World Wrestling Championships in Oslo (57 kg), becoming the 1st Indian woman to reach the final of this event.

Won a silver medal at 2022 Commonwealth Games in Birmingham (57 kg). Won a gold medal at the 2021 Asian Championships (57 kg).

Won a bronze medal at the 2020 & 2023 Asian Wrestling Championships.

Won a silver medal at the 2016 Asian Cadet Championships and a bronze at the 2016 World Cadet Championships.

Became the world cadet champion in 2017 (60 kg). Won gold at the 2019 Asian Junior Championships.

Competed in the 2020 Tokyo Olympics. Qualified for the Paris 2024 Olympics but lost in the opening round.



THE LEGAL FRONT

THE SEXUAL HARASSMENT OF WOMEN AT WORK PLACE (PREVENTION, PROHIBITION AND REDRESSAL) ACT, 2013

An Act to provide protection against sexual harassment of women at workplace and for the prevention and redressal of complaints of sexual harassment and for matters connected therewith or incidental thereto. Whereas sexual harassment results in violation of the fundamental rights of a woman to equality under articles 14 and 15 of the Constitution of India and her right to life and to live with dignity under article 21 of the Constitution and right to practice any profession or to carry on any occupation, trade or business with includes a right to a safe environment free from sexual harassment.

“How Sexual harassment is defined under the act??”

IT INCLUDES ANY ONE OR MORE OF THE FOLLOWING UNWELCOME ACTS OR BEHAVIOUR (WHETHER DIRECTLY OR BY IMPLICATION) (I) PHYSICAL CONTACT AND ADVANCES; OR (II) A DEMAND OR REQUEST FOR SEXUAL FAVOURS; OR (III) MAKING SEXUALLY COLOURED REMARKS; OR (IV) SHOWING PORNOGRAPHY; OR (V) ANY OTHER UNWELCOME PHYSICAL, .VERBAL OR NON-VERBAL CONDUCT OF SEXUAL NATURE

CANARA BANK INTERNAL COMPLAINTS COMMITTEE

The Circle Heads shall constitute the Internal Complaints Committee at their Circle level in accordance with the provisions of the Act.

The full details of the constitution of the committee shall be furnished to every branch/ office coming under the respective circles for being displayed on the notice board of the branch/ office for the information of all customers/ public/ employees.

The policy on Prevention of Sexual Harassment of Women at Workplace. Is displayed on the banks website , HOME-POLICIES OF BANK tab. Circular Details: HO.cir.S293/2020.

Prevention of sexual harassment

- (1) No woman shall be subjected to sexual harassment at any workplace.
- 2) The following circumstances, among other circumstances, if it occurs, or is present in relation to or connected with any act or behaviour of sexual harassment may amount to sexual harassment: —
 - (i)implied or explicit promise of preferential treatment in her employment;
 - (ii)implied or explicit threat of detrimental treatment in her employment
 - (iii)implied or explicit threat about her present or future employment status
 - (iv)interference with her work or creating an intimidating or offensive or hostile work environment for her.
 - (v)humiliating treatment likely to affect her health or safety.

Constitution of Internal Complaints Committee

Every employer of a workplace shall, by an order in writing, constitute a Committee to be known as the “Internal Complaints Committee”: Provided that where the offices or administrative units of the workplace are located at different places or divisional or sub-divisional level, the Internal Committee shall be constituted at all administrative units or offices.



COMPASSION IN ACTION

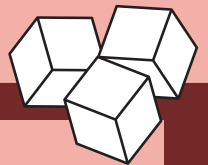
A LIFELINE FOR A GRIEVING FAMILY



Introduction of Appointee

Mrs Sireesha Raghupatula, w/o late Sri Palteti Jagadeesh (worked in Kakinada RO) got compassionate appointment and joined Srikakulam 2 branch, Vizianagaram on branch on July 3rd, 2024 with the effort of CBOA.

Life often presents us with unforeseen challenges, and it is during these difficult times that we find the true value of support and compassion. Sireesha Raghupatula, a mother of two young children, Jashvika (4 years old) and Hanish (1.5 years old), and the wife of the late Palteti Jagadeesh. They hail from Srikakulam, and her husband's last place of work was Kakinada RO.



GRATITUDE

"जिंदगी के साथ भी,
जिंदगी के बाद भी"



Gratitude to our General Secretary, Shri Ravi Kumar Ji, and the visionary leadership of CBOA for their relentless commitment to members welfare.

A note from a Grateful heart

At the time of my husband's passing, I was overwhelmed by the support extended by the CBOA. They provided us with a generous contribution of Rs. 12 Lakhs, which eased many of the immediate financial burdens we faced. This remarkable gesture gave me the strength to navigate through the hardest times.

I want to express my deepest gratitude to the General Secretary, Shri Ravi Kumar Sir, and Shri Ramaprasad Sir, for their unwavering support during this difficult period. Your kindness and understanding have been a beacon of hope for my children and me, offering us a second chance at life amidst the sorrow. Your compassion has made all the difference, and I am forever grateful for having leaders who genuinely care.

I am humbled by the outpouring of kindness and support that has helped my family rise from the depths of hardship. Life's challenges can be overwhelming, but it is the compassion of others that make it possible to move forward. I will always be thankful for the assistance I have received from the CBOA and my colleagues, which has given us a new lease on life.



PINK TAX:

Did you know ???

The pink tax refers to the practice of charging a premium for products marketed towards women, even when the product itself is essentially the same as a version marketed towards men. This price difference can be seen across various categories, including personal care items such as razors, shampoo, deodorants, and body washes are often priced higher for women's versions. A pink razor can cost significantly more than a blue one with the same specifications.

Women's clothing tends to be more expensive than men's, even for similar items like jeans and t-shirts. Even toys can fall victim to the pink tax. For instance, toy trucks for boys might be priced lower than similar-sized, feature-rich dolls marketed towards girls.

Services such as haircuts and dry cleaning are often priced higher for women than for men. Salons frequently justify this disparity by claiming that women's services require more effort and time, which is often unfounded.

Companies exploit traditional gender stereotypes to justify higher prices for women's products. So before making a purchase, we need to check the prices and features of both men's and women's versions of the same product. We might find a better deal in the "wrong" section. Opt for unisex products whenever possible. This not only saves you money but also challenges the idea of gendered products.

The pink tax is a reflection of deep-seated gender biases in the market. It perpetuates economic inequality by burdening women with higher costs for essential products and services. While there are no specific laws in India addressing the pink tax, consumer protection laws and anti-discrimination provisions can be invoked to challenge unfair pricing practices.



Are you worried about leading a happy and satisfying life? Or, Do you often worry if you are living the true purpose of your life?

If you are looking for the answers, this book "Ikigai" by Hector Garcia and Francesc Miralles is just for you.

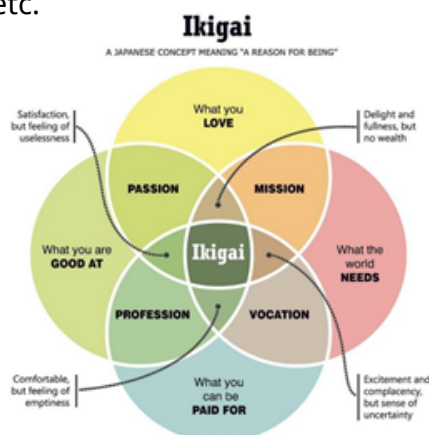
Ikigai is a Japanese secret concept that tells you about longevity and happiness. This book tells us how by following the Japanese concept of Ikigai, you can make your life long and happy.

It is a fact that people living on Okinawa Island, Japan, live the longest and happiest life. According to the World Health Organization (WHO), the world's highest life expectancy record is in their name, but what is their secret?

Its secret is Ikigai, which is a Japanese concept. It means the joy of being busy. The Japanese believe that every person has at least one Ikigai, which they get after understanding themselves.

Reasons for reading Ikigai: The authors say about Ikigai that this concept of our Ikigai will help to make the body strong so that we can live longer.

Once you feel like you have no clear purpose for living, no matter how healthy your other daily habits may be, your life span can be seriously shortened. And research has shown that there is a hack in life. Having a goal can prevent the development of genes associated with inflammation in the body, as well as slow down the process of cell death. Along with this, authors will talk about finding the purpose, finding happiness and peace, promoting health awareness, increasing positivity etc.



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In this book, author had suggested 12 steps to find one's ikigai and also 10 rules of success through one's ikigai which made this book treasure trove of wisdom and inspiration. The authors, García and Miralles, expertly weave together a narrative that is both engaging and informative, combining interviews, personal anecdotes, and scientific research. What I found particularly captivating was how they managed to uncover the secrets of the Okinawans' longevity and happiness, and how these lessons can be applied to our own lives.

One of the key lessons I took away from the book was the importance of having a clear purpose in life. In Okinawa, people are encouraged to discover their "ikigai" early on and dedicate their lives to it. This resonated with me, as I realized that I too needed to find my own "ikigai" and live a more purpose-driven life. One of my favorite parts of the book was the practical advice the authors provided for applying the concept of "ikigai" to our own lives.

They propose simple yet powerful strategies like fostering a sense of community, staying active, and eating healthily. These are ideas that may seem obvious, but the way García and Miralles present them makes you see their importance with newfound clarity.

The prose is easy to read and engaging, making the book a pleasure to read. The authors' passion for the subject matter is apparent throughout, and their genuine enthusiasm for the Okinawan way of life is contagious.

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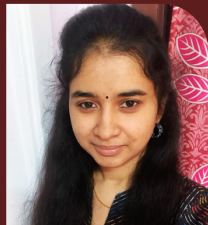
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