



SHE CAN

...shine through



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FROM THE DESK OF GENERAL SECRETARY

In edition of “The Empowered Woman,” we reaffirm CBOA’s unwavering commitment to creating a workplace where women feel safe, secure, and valued. This edition is focused on this very aspect to educate our cadres about Workplace Safety. Our mission extends beyond fostering female leadership; it encompasses ensuring a conducive environment that empowers women to thrive professionally and personally.

Workplace safety and security are paramount to creating a culture where women can excel. CBOA recognizes that a secure environment is not merely a physical necessity but a fundamental right. Beyond physical safety, CBOA is dedicated to creating a psychologically safe environment. We foster a culture of respect, inclusivity, and non-discrimination. It is our endeavour to prevent and address harassment, bullying, and discrimination.

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As Mahatma Gandhi eloquently stated, “*Strength does not come from physical capacity. It comes from an indomitable will.*” At CBOA, we believe that empowering women requires not only physical safety but also the psychological fortitude to overcome challenges and reach their full potential.

CBOA remains steadfast in its commitment to creating a workplace where women feel empowered, valued, and protected. We are proud to be a leader in promoting workplace safety and security, and we will continue to strive for excellence in this vital area.



MEET

MS. VINNY MARTIS MENDONCA

VICE PRESIDENT, Canara Bank Officers' Association
WOMEN CONVENER, All India Bank Officers' Confederation



As a woman in a leadership position, what challenges have you faced, and how have you overcome them?

As a woman in a leadership position, I've faced several challenges, including navigating preconceived biases and balancing multiple responsibilities. One significant challenge was overcoming skepticism about my capabilities due to my gender. To address this, I focused on demonstrating my competence through consistent performance and by building strong, supportive relationships within the team. Additionally, I've worked on creating opportunities for mentorship and professional development, both for myself and others, to foster an environment of growth and collaboration. These strategies have helped me build credibility and contribute effectively to our goals.

What initiatives or policies would you like to see implemented to further support women's growth and leadership within CBOA?

To further support women's growth and leadership within CBOA, I would propose the following initiatives and policies:

Leadership Development Programs: Establish targeted training and mentorship programs specifically designed to prepare women for leadership roles and help them navigate career advancement.

Flexible Work Arrangements: Implement policies that support work-life balance, such as flexible hours and remote work options, to help women manage their professional and personal responsibilities effectively.

Diversity and Inclusion Training: Provide regular training for all members to promote understanding and address unconscious biases, fostering a more inclusive and supportive work environment.

Sponsorship Opportunities: Develop formal sponsorship programs where senior leaders support and advocate for women in career development and advancement.

Clear Advancement Paths: Create transparent criteria and processes for promotions and leadership roles to ensure that women have equal access to career progression opportunities.

How do you balance your professional and personal life, and what advice would you give to aspiring women leaders?

For aspiring women leaders, my advice is to:

Prioritize Self-Care: Ensure you take time for yourself to recharge and maintain your well-being.

Set Clear Goals: Define your career and personal objectives, and create actionable plans to achieve them.

Seek Mentorship: Find mentors who can offer guidance, support, and advice based on their own experiences.

Build a Support Network: Surround yourself with people who understand and support your ambitions and challenges.

Embrace Flexibility: Be open to adapting your plans as needed and don't be afraid to adjust your approach to achieve balance.

These strategies can help manage the demands of both professional and personal life while advancing in leadership roles.

Congratulations on being the first lady Vice President of CBOA! How does it feel to break this glass ceiling?

Breaking the glass ceiling as the first woman Vice President of CBOA is a significant milestone. It feels empowering and validating, not only for me but for all women in CANARA BANK who aspire to lead in traditionally male-dominated spaces. This achievement underscores the progress we've made towards gender equality and inspires others to pursue leadership roles, knowing that barriers can be overcome. It's a step forward for our union and a testament to the hard work and dedication of everyone who has supported and believed in this journey.

What inspired you to take up leadership roles within CBOA, and what motivates you to continue?

I was inspired to take up leadership roles within CBOA because I saw an opportunity to drive meaningful change and contribute to the growth and success of our organization. My motivation stems from a commitment to advocate for our members' interests and to help shape a positive and inclusive environment. Seeing the impact of collective efforts by CBOA which is known to be a majority union and its potential under the able leadership of our beloved General secretary Shri Ravi Kumar to influence important decisions keeps me driven. Additionally, witnessing CBOA's progress and accomplishments of our team reinforces my dedication to continue striving for excellence and making a difference within CBOA.

How do you think CBOA has supported women's empowerment and gender equality within the organization?

CBOA has been instrumental in supporting women's empowerment and gender equality by actively promoting inclusive practices and creating opportunities for women to excel in leadership roles. CBOA has promoted various platforms for our women canpals specially the SHE CAN giving an opportunity to the women to inculcate and develop the leadership qualities by being a voice for the fellow women colleagues, be an inspiration, guide the youngsters, develop confidence in dealing the various challenges they face and a strong support system to ensure fair treatment and equal opportunities. Additionally, CBOA fosters a culture of respect and collaboration, where diverse perspectives are valued and encouraged. These initiatives help to not only advance gender equality within the organization but also inspire broader societal change.



Can you share a memorable moment or achievement during your tenure as Vice President?

My most memorable experience was witnessing the historic signing of the joint note for wage settlement under the umbrella of AIBOC in March 2024 in MUMBAI. I had the responsibility of attending to the top brass leaders of CBOA and serving as a liaison to the top leaders from other banks. Simultaneously delegating tasks, coordinating with my team and gathering members to exhibit CBOA's presence in the meeting hall was a self-motivation. It was a moment where, notably I appeared as the only woman in most of the photographs taken involving bank leaders from entire banking industry.

How do you balance your professional and personal life, and what advice would you give to aspiring women leaders?

As I enjoy working passionately and keeping myself busy, I tend to prioritize my tasks and preferences accordingly. Balancing professional and personal life requires careful planning and prioritization. I manage this by setting clear boundaries between work and personal time, delegating tasks effectively, and being mindful of self-care. It's also important to communicate openly with colleagues and family about your needs and expectations.



FINANCIAL FOCUS

BOB- MOBILE BANKING ISSUE IN A GIST



BOB WORLD- A blind race for racking up big digital numbers, will only undermine India's exceptionally successful digital payments journey!!

What is bob World application?

Bank of Baroda launched its digital banking application 'bob World' in September 2021.

It provides a virtual banking experience and has all its digital banking services under one roof, for its customers.

What is the issue?

In July 2023, media reports said that bob World was involved in tampering with customer accounts. The report alleged that the lender linked the contact details of different people to increase the number of mobile application registrations.

What exactly went wrong at Bob?

Bob, with an ambitious plan to digitise its banking, announced the launch of a digital banking app 'bob World' in September 2021, aimed at providing all banking services through the app under four key pillars Save, Invest, Borrow and Shop. Bob planned to position 'bob World' as the main banking platform, added to which all the other banking channels will function. It was following another state-owned bank, SBI.

In a race to meet unrealistically high targets to move existing BoB customers to 'bob World', the bank staff started fudging the onboarding process. The bank staff found an easy workaround for a tedious process to persuade the clients, most of them in rural and semi-rural areas and not digitally savvy, to join 'bob World'. They would list accounts not linked to mobile numbers, link these accounts to any mobile numbers they could gather of bank staffers, sanitation and security workers and their relatives to generate the one-time password needed to join the app, and sign up these accounts from the back end. The employees would then deregister these customers from the app and reuse the same mobile numbers in the same manner with other bank accounts.

RBI's ACTION

The Reserve Bank of India (RBI), on October 10 issued an order instructing the Bank of Baroda (BoB) to halt the recruitment of new customers through its digital banking application, BoB World.



Effect on Employees involved?

Bob had suspended more than 60 employees, which included 11 Assistant General Managers (AGMs).

Impact on Bank of Baroda

A decrease in daily transactions on bob World.

Before the ban (September 2023), the app saw 7.95 million daily transactions (financial and non-financial). This dropped to 7.19 million by December 2023 (post-ban).

Fewer deposits:

The percentage of fixed deposits (FDs) and recurring deposits (RDs) opened through bob World also declined. In Q2 of FY24 (before the ban), 35% of such deposits were opened via the app. This number fell to 28% by Q3 of FY24 (after the ban).

After Correction Measures

The RBI lifted the ban as it was satisfied that Bank of Baroda has addressed the issues that led to the ban. This likely means Bank of Baroda has improved its security procedures for onboarding new customers.



STATE FOCUS: REIGNING RAJASTHAN

MEVA BHARTI

Dr. Meva Bharti, a name synonymous with women's empowerment in Rajasthan, India, has carved a unique path in a state traditionally fraught with societal challenges for women. Her unwavering commitment to education, healthcare, and social justice has had a profound impact on the lives of countless women and girls.

Born and raised in the heart of Rajasthan, Bharti's early experiences shaped her understanding of the pervasive gender inequalities prevalent in the region. Witnessing the struggles faced by women in matters of education, healthcare, and social mobility, she felt compelled to become a catalyst for change.



One of Bharti's most significant contributions has been in the realm of education. Recognizing the transformative power of education, she has established numerous schools and educational institutions across Rajasthan. These institutions provide quality education to girls and women from marginalized communities, empowering them to break free from the constraints of tradition and pursue their dreams. By investing in education, Bharti has not only expanded access to knowledge but has also fostered critical thinking and self-confidence among women.

In addition to education, Bharti has also been a champion of women's health and well-being. She has established healthcare facilities and programs that address the specific health needs of women and girls. These initiatives have helped to reduce maternal mortality rates, improve access to family planning services, and promote awareness of women's health issues. By providing comprehensive healthcare, Bharti has ensured that women have the necessary resources to lead healthy and productive lives.

Bharti's work extends beyond education and healthcare. She has also been instrumental in advocating for women's rights and challenging harmful social practices. Through her tireless efforts, she has raised awareness about issues such as child marriage, dowry, and domestic violence.

By giving a voice to the voiceless, Bharti has empowered women to stand up against injustice and demand their rightful place in society.

Dr. Meva Bharti's legacy is a testament to the power of one person to make a difference. Her unwavering commitment to women's empowerment has inspired countless individuals and organizations to join her cause.

Through her tireless efforts, she has not only transformed the lives of women in Rajasthan but has also set a powerful example for others to follow. As a beacon of hope in a region often overshadowed by challenges, Bharti's work continues to illuminate the path towards a more equitable and just society.



THE COURTROOM DRAMA

POSH ACT

WORKPLACE HARASSMENT NOW INCLUDES ONLINE HARASSMENT

BACKGROUND

The POSH Act 2013 (Prevention of Sexual Harassment at workplace Act) was enacted with the aim to provide protection to women against sexual harassment at the workplace and for speedy redressal of sexual harassment complaints.

The POSH Act defines sexual harassment as any unwelcome act or behaviour (whether directly or by implication) namely, physical contact and advances, or demand or request for sexual favours, or making sexually coloured remarks, or showing pornography, or any unwelcome physical, verbal or non-verbal conduct of sexual nature. It states that no woman shall be subjected to sexual harassment at any workplace.

Facts of the case

The facts in the present case are that Mr. Sanjeev Mishra ("Petitioner"), who was employed as the Chief Manager of Bank of Baroda, Jaipur Branch ("Bank") had allegedly sent obscene and overt messages to a female employee ("Complainant") of the Bank after the working hours. In the past, the Complainant and the Petitioner were posted in the same Branch. However, the Complainant was transferred to a different Branch in a different State and she was situated in a different State when the alleged obscene messages were sent to her by the petitioner. A charge sheet was issued to the Chief Manager.

Issues raised

1. Whether in today's digital era, a female employee being sexually harassed by an employee of Branch office located in another state fall under the purview of the POSH Act?
2. Whether messages sent after working hours come under the provisions of misconduct?

Petitioner's Contentions

The Petitioner Mr. Sanjeev Mishra challenged the Disciplinary Authority and General Manager's charge sheet claiming that there was no jurisdiction to conduct the inquiry against him on two grounds:

- Geographical Location- The petitioner raised objection that the committee doesn't have jurisdiction in this case because the petitioner is working in a different State while the Complainant who has lodged a complaint for sexual harassment is in another State.
- Working hours- The Petitioner alleged that the said messages were sent by him after the office hours, which does not cover the employment timings and thus the messages were sent after working hours.

Thus, the Petitioner alleged, that the charge sheet had been wrongly issued in his case.



LANDMARK JUDGEMENT:

1. As regards the geographical location, the Court held that, "In a digital platform, workplace for employees working in one particular Organisation (in this case a Bank) and who have earlier worked in the same Branch and later on shifted to different Branches which may be situated in different States will be treated as one single workplace. Thus, in the current case the act of harassment will come under the purview of a common workplace regardless of the location."
2. As regards the fact that the messages were sent outside working hours, the Court held that, "In the situation that the obscene messages were sent after the working hours of the Bank, the court observed that the petitioner holds a post of Chief Manager. Working hours for such senior level posts cannot be constrained between 10:30 Am to 4:30 Pm. Thus, messages sent after working hours will automatically come under the provisions of misconduct under Regulations of 1976.

Thus, the Court held that the said Petition was without any basis and was rejected.

Implications of the Judgement:

The recent case of Sanjeev Mishra vs. Bank of Baroda, the Rajasthan High Court ("Court") has widened the scope of the term 'workplace harassment' to include online harassment. With the global shift to the work from home model, more individuals and particularly women are finding themselves vulnerable to online sexual harassment. In the present digital world, 'workplace' for employees working in different Branches of the same organization or different States shall be treated as one workplace on a digital platform. Regarding the second contention of the petitioner, the Court reasoned that even if obscene messages were sent by the petitioner after working hours, knowing fully well that the complainant is an employee of the Bank holding the position of a subordinate, it would still amount to workplace sexual harassment and prima facie would come within the meaning of misconduct under the Regulation.

CONCLUSION

Sexual harassment of a woman at the workplace is an affront to her fundamental rights of equality, right to live with dignity and right to practice any profession or to carry on any occupation, trade or business. The trend of online meetings and digital communication has amplified enormously leading to a rise in virtual/online workplace harassment making it crucial to provide for wider protection to women. The courts have sought to protect women at their workplace every step of the way.



REJUVENATE AND REVITALISE WORKPLACE COUNSELLING

In our fast paced stressful world, it's not unusual for an organisation to have some employees struggling with workplace related issues. These problems can affect an employee's work performance through lowered productivity levels, increased absenteeism and tense relation with co-workers.

Then how can all the above affects be overcome?

One of the effective solutions is "WORKPLACE COUNSELLING", this can be in house or through external employee assistance programme or through specialist employee counselling services.

THE NEED:

"Hot on the heels of the pandemic" – a time that rapidly progressed the conversion around mental health. We have found ourselves plunged into an era of uncertainty with economic woes, fuelling financial difficulties, job (in) security which declines in all round mental wellbeing which in turn effect their work performance.

BENEFITS:

Workplace counselling can play a powerful role in supporting a healthy work environment.

- **Improving their emotional intelligence** – Counselling gives employees space to safely discuss and acknowledge their emotions, thoughts and behaviour. With this comes a level of self-awareness of their triggers, biases and patterns improving their emotional resilience and social sensitivity.
- **Managing stress** – Work is the most common cause of stress with work related stress affecting 79% of people. Counselling helps to find strategies to manage and reduce their stress levels.
- **Improve employee performance** – Mental health directly impacts individual ability at work. Counselling helps to develop coping mechanisms, resilience and confidence which in turn improves performance of an employee at work.
- **Helps to communicate better** – Sharing a difficult emotion doesn't come easily and this stickiness in sharing how we feel is often mirrored in the workplace. Counselling ables them to open up and communicate sensitively, assertively and honestly about what they feel.
- **Enhances professional development** – Counselling isn't just about emotional experiences, its about being challenged as an individual. It can be a vulnerable space in which personal beliefs, fears and opinions are not only exposed but opposed.

There's no doubt that if workplace counselling is implemented and utilised effectively, it is beneficial to both employees viz., reduced absence rates, improved work performance, reduced level of anxiety and depression, improved psychological safety and for employers viz., increased output, fewer absences and lower employee turnover, having happier and engaged employees.



As per some reported survey, it is observed that 55% of employees are unable to work, feel demotivated, anxious or low. This percentage not only paints a sad picture for individual quality of life but also affects their work output.



The KelpHR PoSH Awards® were instituted in 2020 to recognize and honour organisations that work relentlessly towards creating happy and safe workplaces.

DID YOU KNOW?

Top 10 Safest Workplaces in India at the KelpHR PoSH Awards® 2023.

1. ABC Consultants Pvt. Ltd.
2. Aditya Birla Fashion and Retail Limited – Fashion Crafted
3. Aditya Birla Fashions and Retail Limited – Haritha Apparels
4. Ather Energy Private Limited
5. Brandix Apparel India Private Limited
6. BTS Strategy Alignment and Execution Private Limited
7. DBS Technology Services India Private Limited (DTI)
8. Flatirons Solutions India Private Ltd
9. FlexAbility HR Solutions Private Limited
10. India Factoring And Finance Solutions Private Limited

CBOA'S COMPASSION IN ACTION



A LIFELINE FOR A GRIEVING FAMILY

Introduction of Appointee:

Akanksha Bahuguna, the widow of the late Mayur Agarwal, joined the Shanker Nagar branch on July 25th through a compassionate appointment.

About Our Former Colleague:

Mayur Agarwal was a dedicated and intelligent manager at the ZI Mysore unit. Hailing from Bareilly, he tragically lost his life in an accident in Mysore, just 25 days after his wedding.

Concluding words:

While nothing can bring back our loved ones, the CBOA leadership exemplifies compassion by offering support and solace to those in need. This genuine care demonstrates the organization's deep commitment to its members and their families.



Stepping into a New Dawn:

This section of our women's magazine celebrates the resilience of the wives of our departed members as they courageously embark on new chapters in their lives.

Akanksha Bahuguna is one such woman. Carrying the cherished memories of her husband, she has found strength and hope with the support of CBOA.



I extend my heartfelt thanks to CBOA General Secretary Sri Ravi Sir, Lucknow leader Shri Dhananjay Sir, and Rashmi Ma'am in Bareilly for their invaluable assistance in securing my compassionate appointment following the untimely demise of my husband, Late Mr. Mayur Agarwal. He was a Manager at Mysore ZI and tragically passed away in an accident in Mysore, just 25 days after our marriage.

This has been the darkest phase of my life. At 25, I found myself alone with my elderly in-laws. In September 2023, we learned from Rashmi Ma'am that CBOA GS Ravi Sir would be visiting Bareilly for a members' meeting. My father-in-law and I met him and Dhananjay Sir. Ravi Sir listened to my story with the sensitivity of a family member and assured us of his support for my compassionate job placement. He immediately instructed his team to begin the process.

Presently, I have joined the branch in Delhi. Throughout this entire process, CBOA has stood by me, ensuring not only my job placement but also a comfortable posting.

I am deeply satisfied and grateful that my late husband worked for and was associated with such a caring organization and bank, which stands by its family members in times of need.

Thank you to the top management of Canara Bank. Thank you, Ravi Sir.

I am forever grateful for your immense help.



Akanksha

W/O Late Mr Mayur Agarwal

On behalf of CBOA, She Can extends heartfelt wishes to Akanksha as she begins this new chapter.

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