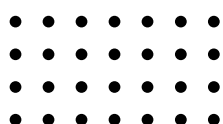


CBOA
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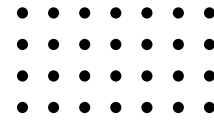
SUNRISE



APRIL EDITION 2025



Editor's Note



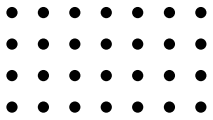
Hi there,

I will roughly quote one Bhutanese gentleman - " we maintain our own identity, in clothes we wear, the food we eat, the activities we do, the dreams we aspire and the standards of fulfillment we set for ourselves. " And he told - "we are a small piece of land held between two giants. We do not expect to win or lose . We believe to co exist in independence and happiness, preserving our own cultural identity and respecting, without inculcating, theirs."

This is a powerful message to the world. In today's times, when we are synonymizing modernity of society to shedding off our own unique identity to wear from the wardrobe of the sheriff, it is a refreshing example of what to hold and what not to. We, as Indians, are so culturally rich. Every educated citizen knows what this richness needs to mean. Whether we realize and value this or not, the truth triumphs on every test of time. Yet, we lose our faith in ourselves and disown our identity on very easy terms. On other instances, we grab it as tightly as to challenge human co existence. No - that should not be us.



Very fortunately, we have an amazing bouquet of festivals and celebrations in our country, which keeps beckoning us to our roots, wherever we stay, whatever we be.



And now, it's that time of the year when India adores vibrant greens as the sky sheds bountiful drops of love on Mother Earth. This time reminds us of the cycle of life - how it unfolds with soft freshness of spring, then beholds the heat of summer, droops with waning autumn and concludes with isolation of cold stillness. So, it's the time India celebrates Bohag Bihu, Baisakhi, Ugadi and Gudi padwa. It's the time we pledge our reverence to elders and love to juniors all over again. It's the season we celebrate Nature and our co existence. It's a while when we return to ourselves.

So, with a word to cherish this cultural identity and brotherhood for all times to come, we present to you another edition of our CBOA North East magazine - Sunrise.

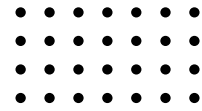
← ***Namrata Pritam***



Happy Bihu, Happy New Year

←

Eight or Nine?



—A Study of Planetary Numbers, Science, and Tradition—

"Is the number of planets fixed? Were our ancestors correct in their understanding, or does modern science present a different reality?"

These questions continue to intrigue many. When comparing traditional beliefs with modern scientific discoveries, the differences are evident. However, are these differences contradictions, or do they represent the natural evolution of knowledge?

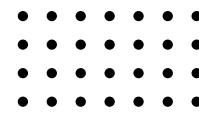


Let us delve into this subject through a comprehensive and analytical study.

The Concept of Planets in Ancient Times- Navagrahas in Indian Astronomy (Jyotirvigyaan)

Indian Astronomy (Jyotirvigyaan) has long recognized the concept of "Navagrahas" (nine celestial bodies), which influence human lives according to ancient astronomical traditions. These include:

1. Surya (Sun) – Represents energy and soul
2. Chandra (Moon) – Symbolizes the mind and emotions
3. Mangala (Mars) – Stands for strength, valor, and conflict
4. Budha (Mercury) – Governs intellect and communication
5. Brihaspati (Jupiter) – Represents wisdom and guidance



6. Shukra (Venus) – Symbolizes love, beauty, and material pleasures
7. Shani (Saturn) – The harbinger of justice and karma
8. Rahu – A shadow planet associated with illusions and deception
9. Ketu – Represents spirituality and liberation

Among these, Surya (Sun) and Chandra (Moon) are scientifically not classified as planets. Similarly, Rahu and Ketu do not possess a physical existence but are defined as shadow planets, representing the points where the Moon's orbit intersects Earth's ecliptic plane.

Modern Astronomy and the Scientific Definition of Planets

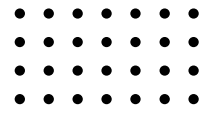
In modern astronomy, a celestial body is classified as a planet only if it meets the following three criteria:

1. It must orbit the Sun.
2. It must have sufficient mass to assume a nearly round shape due to its gravitational force.
3. It must have cleared its orbital neighborhood of other large celestial bodies.

Based on these principles, eight planets in our Solar System have been officially recognized:

1. Mercury
2. Venus
3. Earth
4. Mars
5. Jupiter
6. Saturn
7. Uranus
8. Neptune

Pluto was originally considered a planet but was reclassified as a "dwarf planet" in 2006 because it failed to meet the third criterion.



Discovery of Planets and Scientific Evidence

1. Planets Visible to the Naked Eye

In ancient times, only those planets that could be seen without telescopes were identified: Mercury, Venus, Mars, Jupiter, and Saturn.

These celestial bodies were studied and correlated with various mythological and astrological influences.

2. Planets Discovered Using Telescopes

In 1781, William Herschel discovered Uranus.

In 1846, Neptune was identified based on mathematical calculations.

In 1930, Clyde Tombaugh discovered Pluto, though it was later reclassified.

3. Discovery of Exoplanets

Since the 1990s, thousands of exoplanets (planets outside our solar system) have been discovered, vastly expanding our understanding of planetary science.

As of today, astronomers have identified more than 5,000 exoplanets, with many more waiting to be explored.

Are Tradition and Science Contradictory?

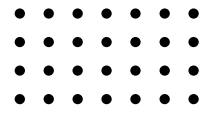
Many assume that scientific findings directly oppose traditional beliefs, but in reality, tradition is often based on the knowledge available at that time, while science continuously refines itself with new discoveries.

Ancient texts categorized planets based on their influence rather than their physical properties.

Modern astronomy classifies planets using strict scientific parameters based on observation and verification.

Science is not static; as technology advances, our understanding of the universe evolves.





Do Rahu and Ketu Have Any Scientific Basis?

Rahu and Ketu are not physical planets but have a scientific explanation in celestial mechanics.

They correspond to the Lunar Nodes, the points where the Moon's orbit crosses the Earth's orbital plane.

During solar and lunar eclipses, these points play a critical role, as they are where the Sun, Earth, and Moon align.

While not physical planets, their positions are essential in understanding eclipses and other celestial phenomena.

Recent Developments in Planetary Research

Today, planetary science is rapidly evolving with groundbreaking discoveries:

1. The Search for Life on Mars

NASA's Perseverance Rover (2021) has found organic molecules, suggesting the possibility of past microbial life.

2. Discovery of Exoplanets

The Kepler and James Webb Space Telescopes have identified several Earth-like planets, some of which may have conditions suitable for life.

3. Re-examining Pluto and Dwarf Planets

The New Horizons mission provided high-resolution images of Pluto, revealing surprising geological activity.

Conclusion—Is the Number of Planets Fixed?

From this study, it is clear that the number of planets is not fixed; it evolves with advancements in knowledge and technology.

Ancient planetary classifications were based on astrological and observational knowledge of that time.

Modern science defines planets based on empirical data and dynamic discoveries.

As technology improves, we continue to uncover new celestial bodies and refine our understanding of planetary science.

"The pursuit of knowledge never ends; it continuously evolves with time and discovery."

G Lokeshwar Rao

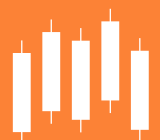


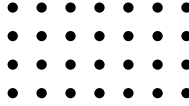
The Billion-Dollar Burger Battle: The Story Behind McDonald's



Last week, I found myself standing in line at the McDonald's outlet in Ganeshguri, Guwahati. The smell of crispy fries and the sound of the kitchen's hustle felt oddly comforting. As I munched on a McSpicyChicken, I found myself wondering how did this fast-food giant become so massive? That curiosity led me to *The Founder* on Netflix, a movie that reveals McDonald's isn't just about burgers - it's a story of ambition, betrayal, and a whole lot of milkshakes.

The 2016 film, starring one of my favourite actors, Michael Keaton as Ray Kroc, tells how McDonald's went from a small California burger joint to a global empire. But here's the twist, Kroc wasn't the real founder. That credit goes to Richard (Dick) and Maurice (Mac) McDonald, two brothers who created a revolutionary fast-food system. While the McDonald brothers focused on quality and customer satisfaction, Kroc was obsessed with making money and expanding no matter the cost.





It all started in 1954 when Kroc, a struggling 52-year-old milkshake machine salesman, discovered the McDonald brothers' restaurant. Their "Speedee Service System" was revolutionary delivering burgers, fries, and drinks in under 30 seconds. Seeing the potential, Kroc convinced the brothers to let him franchise the business.

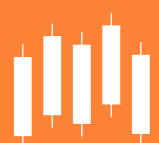
At first, things went smoothly. In 1955, Kroc opened the first McDonald's franchise in Des Plaines, Illinois. But tensions grew. The McDonald brothers wanted to keep things small and perfect focusing more on quality, while Kroc wanted to grow fast and get rich.

The game changed when Kroc met Harry Sonneborn, a financial genius who gave him the ultimate power move - control the land. Instead of just selling burgers, Kroc began buying the real estate where McDonald's stood. Franchise owners paid Kroc rent, giving him control over the business and leaving the McDonald brothers powerless. This smart but ruthless move became the foundation of the McDonald's empire.

By 1961, Kroc was fed up with the McDonald brothers' interference. He made them an offer of \$2.7 million (around \$30 million today) to buy their share of the business. The brothers agreed, on one condition: they would get 1% of McDonald's profits forever. But here's the catch, it was just a handshake deal not formalised on paper but only agreed upon by word of mouth. And Kroc? He never paid them a cent. That 1% would've been worth billions today, but the McDonald brothers got nothing.

Kroc didn't only stop there; he forced the McDonald brothers to rename their original restaurant to "The Big M." Then, in a final move, he opened a McDonald's right across the street and ran them out of business. He even rebranded himself as the "Founder" of McDonald's, erasing the brothers from the company's history.

By the time Kroc died in 1984, McDonald's had over 7,500 outlets in 31 countries. Despite his ruthless ways, Kroc and his wife, Joan, later donated \$1.5 billion to charity. Meanwhile, the McDonald brothers became a forgotten footnote in the story of the golden arches.





Key Reflections :

1. Ambition vs. Morality

The movie explores how relentless ambition can lead to extraordinary success but at a significant ethical cost. Ray Kroc's determination to build a global empire comes at the expense of personal integrity and fairness. While his vision and persistence transform McDonald's into a household name, his ruthless tactics, manipulating agreements, undermining the McDonald brothers, and breaking promises highlight the moral compromises often made in the pursuit of power. The film suggests that **ambition alone isn't inherently negative, but when it overshadows ethics, it leaves behind a trail of broken trust and lost legacies.**

2. Power and Control

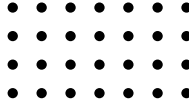
One of the film's most striking lessons is that true power lies in controlling the infrastructure. Kroc's shift from selling burgers to owning the land beneath the restaurants gave him unparalleled control over the entire McDonald's franchise. By securing the real estate, he outmaneuvered the McDonald brothers, ultimately seizing the brand they created. This strategy underscores a broader truth in business - **those who control the foundational assets wield the greatest influence, often at the expense of those who originate the ideas.**

3. Success – At What Cost?

Kroc's journey from a struggling milkshake machine salesman to the head of a global corporation reflects a classic interpretation of the hard work, determination, and success. Yet, the film questions **whether that success justifies deception and betrayal.** Kroc achieves wealth and power, but his actions raise uncomfortable questions about the ethical boundaries people are willing to cross in pursuit of their dreams.

4. Innovation vs. Expansion

The central conflict between Ray Kroc and the McDonald brothers symbolizes the tension between innovation and expansion. The brothers prioritize quality, precision, and customer satisfaction through their revolutionary Speedee Service System. In contrast, Kroc is fixated on scaling the business, even if it means cutting ethical corners. This dynamics highlight a common struggle in most businesses and organisations today - ***whether to remain faithful to original values or to pursue aggressive growth at the risk of compromising those principles.***



5. Legacy and Erasure

Despite inventing the systems that revolutionized fast food, the McDonald brothers' contributions were largely erased from public memory. After the buyout, their names faded while Kroc claimed the title of "Founder," rewriting history to suit his narrative. This theme emphasizes how power shapes legacy - those who control the story decide who gets remembered and who is forgotten. The film serves as a cautionary tale **about how easy it is for the true innovators/ workers at ground level to be overshadowed by those with greater resources and ambition.**

6. And Finally, all in writing please!

The McDonald brothers' mistake of relying on a verbal agreement cost them billions. Their story is a clear lesson - **always put deals and agreements in writing to protect yourself.**

I found the movie to be must watch on a relaxing weekend; hope I have not spoiled much of it for you guys.

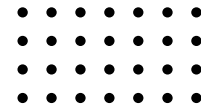
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https://en.m.wikipedia.org/wiki/The_Founder

Bidyut Bikash Bora



Credit Review

Loan Sanctions made by each sanctioning authority at Branches/Offices shall be placed before the next higher authority, not below Scale IV/Review Committee at RO/Circle/HO, within the stipulated time frame and as per the detailed procedural guidelines stipulated in this regard. Such sanctions include fresh sanctions, renewals and/or enhancements. In addition, Adhoc/ST limits (excluding Temporary Overlimits), Holding on operation made by the sanctioning authority shall be placed before the reviewing authority.



The said higher authority shall review these sanctions with particular reference to the below mentioned aspects:

- Exercise of credit sanctioning powers within the scheme of delegation of sanctioning powers and other guidelines.
- Adherence to internal loan policies, procedures and applicable laws/regulations.
- Assessment of quality of the loan asset.
- Precaution taken/ advised to safeguard the interest of the Bank.
- Nature and adequacy of loan covenants.

All Sanctions to be reported in monthly register as follows:

- o NB 139 PRR 20A - All sanctions other than Retail & Agriculture loans
- o NB 140 PRR 20D - All sanctions in respect of Agriculture loans
- o NB 179 - All sanctions in respect of Retail Loans
- o NB 117 PRR 20C – All sanctions under Govt sponsored Schemes



All sanctions up to Rs.5.00 lakhs (FB+NFB) and in case of sanction up to Rs.6.00 lakhs to SHGs, review will be carried out on consolidated basis by ROs based on monthly registers submitted by branches.

Review of the above monthly registers in respect of sanctions made by Branch/MSME Sulabh will be done by next higher authority at RO/CO.

All sanctions to a borrower exceeding total exposure (FB+NFB) of Rs.5.00 lakhs (Rs.6.00 lakhs in case of SHGs) are to be individually sent for review to the next higher authority along with loan application, sanction processing note and sanction memorandum, etc.

Following loans/Sanctions need not be reported for review to the next higher authority and the same are not subject to review:

- 1. All Gold Loans**
- 2. All Loans/Advances sanctioned to Employees**
- 3. All VSLs/OD against the security of deposits with banks and approved securities like NSCs/KVP/Life Insurance policies (consolidated review through BI Report 280024 to be done as per para V-(2)).**
- 4. Recall of Advances/Initiation of SARFAESI Action/Marking the account for recovery.**
- 5. Fixing of Reserve price for sale of assets charged to the Bank in case of NPA accounts.**
- 6. First Extension of tenability of limits (except high risk accounts)**
- 7. Any other proposals not affecting the credit decision.**

Review and extension of limits:

As per RBI regulatory guidelines, an account where the regular/ adhoc credit limits have not been reviewed/ renewed within 180 days from the due date/ date of adhoc sanction, the IRAC norms shall be applicable.

Review & Extension of Tenability of limits should always be followed by regular Renewal of Limits. In case Review & Extension of limit is permitted, the limits shall be renewed before the expiry of the extended tenability.



Borrowers rated as other than High Risk, Review and extension of tenability may be permitted only twice for a maximum period of six months inclusive of second extension. Review and extension on a single occasion shall not exceed 3 months.

At the time of first review & extension, a thorough review shall be carried out. The second review & extension, if any, shall be treated as a sanction and accordingly the process shall require review by the higher authority.

Borrowers rated High Risk, in exceptional cases, review & extension of tenability of limits can be permitted only once and for a period not exceeding 2 months. Review/Extension shall be done and a copy to be forwarded to the CA&M Wing, HO for review.

Sanctions made by Branch in Charge who are due to retire/who have resigned/who have opted for VRS during the period of 3 months prior to date of their relief shall be subjected to review by the next higher authority not below Scale IV/respective Review committees at HO/CO/RO.

Time frame for submission of review:

For branches and ROs, monthly sanctions are to be submitted for review before 7th of succeeding month to the next higher office.

Timelines for completion of sanction review: (HO Cir 280/2019):

Review process at various levels shall be completed within 30 days from the closure of fortnight/month of sanction as applicable and observations are to be communicated to Concerned branches under copy to user Wing/Section

Closure of review remarks, if any, shall be completed within next 30 days by the branch. If the remarks of the reviewing authority are not closed within stipulated time frame as mentioned above, the same shall be reported to Circle in respect of sanction below Circle Head CAC.

Sanjib Kr Deka

TRANSFER – A REWARD UNNOTICED



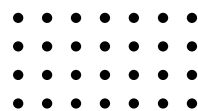
A transfer is not just a policy, it is an Opportunity.

Transfer of employees in Banking industry is a part and parcel of our job. As per Ghosh Committee on prevention of Frauds and Board's approved transfer policy, all the employees are liable to transfer on completion of certain time period. While few employees are negatively attracted to "transfer/s", I must say that they see the blind side of the coin. Transfer is a festival through which one can enjoy the different cultures and traditions of our Nation. By getting the opportunity to travel and getting exposures to all over the Nation, it not only benefits us by standardizing our thoughts and morale but also provide remuneration by way of SKILL UTILIZATION, PROFESSIONAL DEVELOPMENT and OPERATIONAL EFFICIENCY etc.

Dear friends, (Y)our CBOA has ensured that there is NIL existence of biasness in this transfer season. CBOA's selfless efforts have not only benefited its own members but all the employees of our Bank. This transfer season, let's explore a new culture and enjoy the next step of our career.

Debasish Talukdar

GALLERY



CBOA TEAM GUWAHATI BRANCH VISIT



HATHINAPUR BRANCH

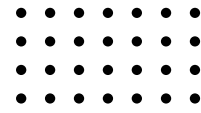


CHOUKHUTY BRANCH



NALBARI BRANCH

GALLERY



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SUNRISE MAGAZINE

CBOA GUWAHATI

We are with keen expectation that CBOA North East would happily participate in this literary initiative and offer your thoughts and experiences as write ups .
All are requested to submit articles for subsequent editions by the 25th day of the month.

Come on, let's write!

Whatsapp: 8486472470 

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