

SUNRISE

CBOA GUWAHATI



JUNE 2025 EDITION

LIVE
EVERY
MOMENT

BALANCE IS THE
KEY

EXPLORING THE
UNEXPLORED
NORTH-EAST

GOLD LOAN
LENDING



EDITOR'S NOTE



Don't we just easily lose ourselves? Just as biology tells us that every fortnight, or by the next fortnight, or maybe the next one, we are one new person by eliminating all our cells and getting replaced by latest editions - so do we mentally, emotionally and soulfully change too. Alright - I'll synonymise this 'change' with 'maturity'- that'll sound elegant and sophisticated. Yet the truth prevails. If the person we were at school would sit behind us someday, we shall only turn back to find a stranger - a cheerful, jubilant boy that is not me or you - or a coy, nerdy girl that would only narrow her eyebrows at your glossy lipstick.

Change is inevitable - it is the only permanent thing. As the African proverb goes - if the tree does not know how to dance, the wind shall teach. So does time to a man. I find it a good sense to bow to life as it whispers its advice to us, and inculcate the virtues as recommended. Life is an adamant teacher, it can boil life to death until it gets reluctantly stained with the colour. So it's important to learn, inculcate, imbibe all the positivities around us (yet learn to say 'no' too). It is a good habit to keep the learning going - even after graduation, our recruitment, our marriage and newborns - and even as we approach our final innings. To learn new is to live new and to rediscover ourselves all over again.



Therefore, I would insist all our comrades to spend your youth by living new everyday - doing what's necessary and yet finding those five minutes for anything that gives you joy and fulfillment. Go play, go swim, go write, go drive or get going to do anything new - learn any new skill, imbibe any new imprint on your soul, inculcate any positive habit. We are young and breathing, we shall soon age and retire, and die one day. Let's live till then.

Cheers to life!

-Namrata Pritam

BALANCE IS THE KEY

A very important element for living, the Money. It helps meet basic needs like food, shelter, healthcare, and education. It provides comfort, access to opportunities, and a sense of security. Without it, life can be very difficult. But, it comes at what cost ???

Rohan was a wealthy person, admired for his success. He owned cars, lived in a beautiful house and had more money than his relatives and close one. But his days were consumed by meetings, deadlines, and deals. He barely saw his family or able to spend time with family, missed his child's first school play, and hadn't laughed with his old friends in years.

Is it not a feeling of “surrounded by riches, but poorer than ever” ?

Here we see, beyond a certain point, money can't buy the most meaningful things in life. Health and time can't be replaced. Peace of mind, purpose, and true friendship come from connection, not currency.

Dear all, Money is a tool, not the goal. Money is important—but it's not everything.

BALANCE IS THE KEY !!

-Debasish Talukdar





EXPLORING THE UNEXPLORED NORTHEAST INDIA

-Dwipayan Das

A Journey Above the Clouds: Experiencing the Serenity of Nongjrong, Meghalaya

Meghalaya, the "Abode of Clouds," truly lives up to its name, and nowhere is this more evident than in the serene village of Nongjrong. Tucked away in the East Khasi Hills, this hidden gem offers an escape from the ordinary, a place where misty landscapes, cascading waterfalls, and the gentle rhythm of Khasi life converge to create an unforgettable travel experience.

The Allure of the Sunrise:

Our journey to Nongjrong began with the promise of a breathtaking sunrise, a spectacle often described as standing above a sea of clouds. We set out from Shillong well before dawn, the winding roads enveloped in a cool, pre-daybreak hush. As we ascended towards the Nongjrong viewpoint, a sense of anticipation built with every turn.

And then, it happened. As the first rays of the sun pierced through the darkness, the valley below transformed into a magnificent ocean of white, fluffy clouds. The distant hills emerged like islands, their peaks bathed in a kaleidoscope of oranges, pinks, and purples. It was a moment of pure magic, a panoramic vista that felt both ethereal and deeply grounding. The crisp morning air, punctuated by the faint chirping of birds, added to the surreal beauty of the scene. Standing there, watching the world awaken beneath a blanket of clouds, truly made us feel as if we were on top of the world.

Exploring Nature's Canvas:

Beyond the sunrise, Nongjrong unfolds as a pristine canvas of natural wonders. We spent our days exploring the verdant trails that crisscross the landscape. The region is blessed with numerous waterfalls, each with its unique charm. The Nongjrong Waterfalls, surrounded by dense forests, offered a tranquil escape, the sound of the cascading water a soothing melody. While we didn't venture to the more distant Mawryngkhang Falls or Mawphlang Falls, their reputation for breathtaking beauty is well-known.



EXPLORING THE UNEXPLORED NORTHEAST INDIA

-Dwipayan Das

The crystal-clear Umngot River, flowing through the valley, is another highlight. While Dawki (known for its transparent waters) is a short drive away, the stretch of the Umngot near Nongjrong still showcases its remarkable clarity. We imagined the thrill of kayaking or rafting on its pristine waters, a popular activity in the area.

A Glimpse into Khasi Culture:

Nongjrong isn't just about stunning landscapes; it's also about the warmth and simplicity of the local Khasi people. We found their hospitality truly welcoming, and the opportunity to experience a bit of their local traditions was enriching. Homestays are a fantastic way to immerse yourself in the village life, offering a chance to taste authentic local cuisine like Jadoh (rice with meat) or Tungrymbai (fermented soybean dish). We enjoyed the quiet evenings, listening to local stories and observing the unhurried pace of life.

If Nongjrong is in your wish list then remember the following :

- * **Best Time to Visit:** October to February offers pleasant, cool weather perfect for sightseeing and trekking. While the monsoon months (June to September) bring lush greenery and full waterfalls, heavy rains can make travel tricky.

- * **Getting There:** Nongjrong is approximately 60 km from Shillong, a journey of about 2 hours by car. While the nearest airport is Shillong Airport (78 km), Guwahati Airport (145 km) offers more connectivity. From either, you'll need to arrange for a taxi.

- * **Staying Connected:** Cash is king in Nongjrong, as ATMs are scarce and digital payments might not always be reliable. Pack sturdy shoes for hiking, and be prepared for limited mobile network coverage, allowing for a true digital detox.

- * **Beyond Nongjrong:** While Nongjrong itself offers ample beauty, it can be combined with other Meghalayan highlights like Laitlum Canyons (for equally stunning sunsets), Dawki, and the famed Living Root Bridges, depending on the length of your trip.

Nongjrong is more than just a destination; it's an experience. It's a place to reconnect with nature, to witness unparalleled sunrises, and to soak in the peaceful ambiance of a truly hidden gem. For those seeking tranquility, breathtaking views, and a taste of authentic Meghalayan culture, Nongjrong is an absolute must-visit. Our memories of the "cloud sea" and the warmth of its people will undoubtedly linger long after we've returned home.

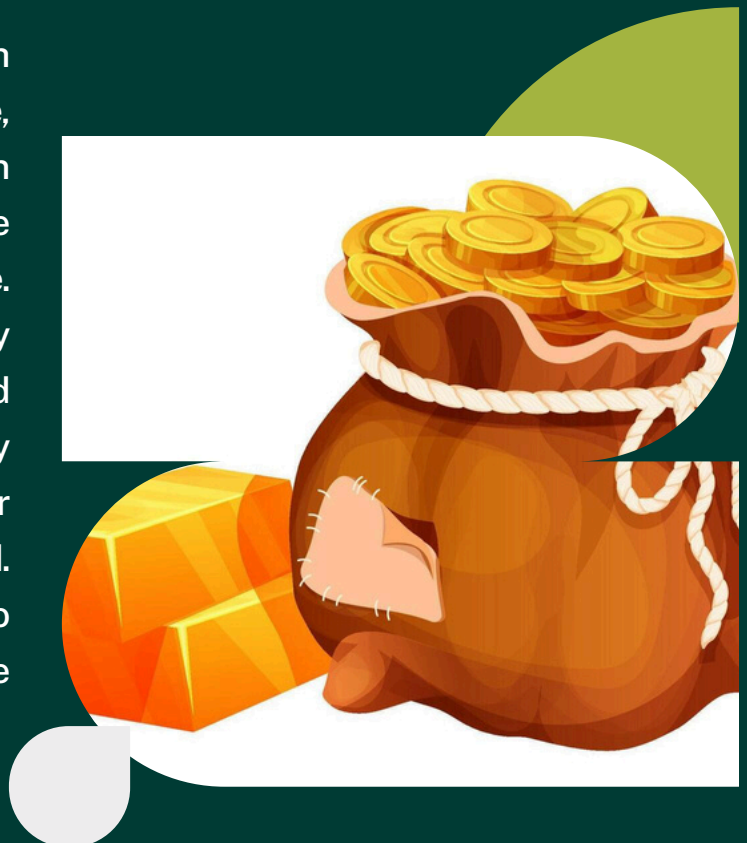
GOLD LOAN LENDING

- Lending on the security of Gold Jewellery is one of the most secured and quickest ways of financing. Though lending is against highly tangible security of gold ornaments, due care and diligence is required to avoid instances of pledging spurious ornaments.
- The prospective borrower should have an SB account with the Bank for availing Gold Loan. However, in respect of Overdraft schemes under Gold Loans, separate SB Account need not be insisted. The proceeds of loan should necessarily be credited to SB account.
- Gold Loans are to be granted only against gold ornaments and not against Gold Coins, Gold Bullion/Gold Bar and Primary gold. While advancing against the security of specially minted gold coins issued by banks, the “Gross Weight” of the gold coins shall not exceed 50 grams per customer
- Gold loan is to be sanctioned only to the true owner of the jewels. A declaration has been incorporated in the Application-cum-Letter of pledge to the effect that the applicant is the true owner of the jewellery offered as security. Branch shall satisfy themselves that the party pledging the jewels is the true owner of the jewels
- Gold Loans are to be granted only after getting the jewels duly appraised by Jewel Appraiser empanelled by the Bank.
- Jewel Appraiser shall arrive the weight of 22 Karat Gold in the Jewellery (Net Weight) and calculate the value of Gold Jewellery (Appraised Value) based on the Gold Value Per Gram (22 Karat) advised by the Head Office. The Appraised Value is Gold Value Per Gram multiplied by the Net Weight of Jewellery.



GOLD LOAN LENDING

- Loan-To-Value (LTV) ratio and Rate of Advance for various schemes shall not exceed the LTV limit stipulated by Reserve Bank of India (RBI). Therefore, Lending Rate, which is the maximum loan amount that can be sanctioned per gram of Gold Jewellery, is fixed for various Gold Loan schemes in tune with the Rate of Advance stipulated for respective schemes by factoring the stipulated margin.
- In respect of Overdraft accounts, the number of accounts shall be restricted to one per customer under each scheme. However, the total number of loans per customer, including overdraft and Single Transaction Limit accounts across all sectors, should not exceed five loans.
- The appraisal should be done at the branch itself in the presence of the borrower and officer of the Bank. In no case, Gold Jewellery shall be taken to Appraiser's residence/business place
- Safe-keeping charges: Applicable after 30 days of the expiry of the prescribed tenure of gold loan or after 30 days of closure of loan if jewels are not redeemed.
- All particulars of the loan account such as name, number, date of advance, amount, etc., are written on the Gold Loan Ticket NF 367 in duplicate. The jewels are to be kept in a cloth bag of adequate size. One Gold Loan Ticket should be securely fastened to it and the other ticket should be placed inside the bag, so that if in any case the outside ticket gets detached for any reason, the jewels can be identified. The bag should be fastened securely so that the contents do not drop out of the bag.



GOLD LOAN LENDING

Safekeeping and Insurance of Gold jewellery

- The Double Lock key holders have to cross verify the jewels with the application and place the same immediately in the Strong Room/TRTL Safe, after making entries in NB 191 (Gold Loan Packets Inward & Outward Register).
- Loan papers should be arranged serially in files or pusties and should be preferably placed either in the Strong Room/TRTL Safe or in Fire-Resistant Record Cabinet which basically has dual locking arrangement
- Blanket Insurance Cover for Gold Jewellery is available along with cash and other securities. Insurance Policy covers the risks by fire, riot, strike, burglary, house breaking, theft, robbery or hold up. The cover is available provided such jewels are kept in approved safe/strong room. Hence, the Branches should ensure that gold jewellery is invariably kept in TRTL Safe/Strong Room. In Branches where TRTL Safe is not available gold jewellery should be kept in Double Lock Almirahs in Strong Room, till TRTL Safe is received.
- The insurance company shall not be liable in respect of losses resulting wholly or partially from any negligent act of the employees. Hence branches should ensure strict compliance of norms/procedural guidelines on safe keeping/handling of pledged jewellery.



Reappraisal of Gold jewellery

- Reappraisal of jewels should be done in presence of both the key holders of the branch under the CCTV surveillance. The jewels are to be taken out only at the time of reappraisal and should be returned to dual custody immediately on completion.

GOLD LOAN LENDING

- Non-reappraisal/reappraisal with delay will be an adverse feature considered detrimental to the interests of the Bank and it should be reported as irregularity in the relevant format for reporting irregularity.
- As all Gold Loans sanctioned during the review quarter are being reappraised in the succeeding quarter, the existing system of Reappraisal of Gold Loans during RBIA stands discontinued.
- In case Reappraisal reveals even a single spurious Gold, 100% of the Gold Loan accounts outstanding as on the date of detection of spurious Gold, irrespective of whether reappraised earlier at any instances as per guidelines, should be Reappraised.
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-Sanjib Kr Deka



TEAM CBOA GUWAHATI DIBRUGARH Regional Office Visit



Glimpses Of Labour Day celebration at AIBOC Office Guwahati



CBOA Benevolent Fund Death Relief amount of Rs.11.50 Lakhs handed over to Smt Junu Nending, mother of Along Branch Officer Late Nending Rambya, at Tezu, Arunachal Pradesh



NAMSAI BRANCH



TEZU BRANCH

TEAM CBOA GUWAHATI BRANCH VISIT



ROING BRANCH

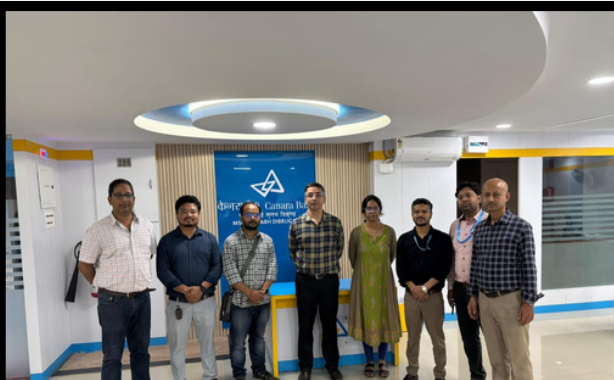


DOOM DOOMA BRANCH



PASIGHAT BRANCH

TEAM CBOA GUWAHATI BRANCH VISIT



DIBRUGARH MSME SULABH



DIBRUGARH RAH



JONAI BRANCH



SILAPATHAR BRANCH



DIBRUGARH ADH BRANCH

Sunrise

CBOA GUWAHATI

June 2025 Edition

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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!

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