

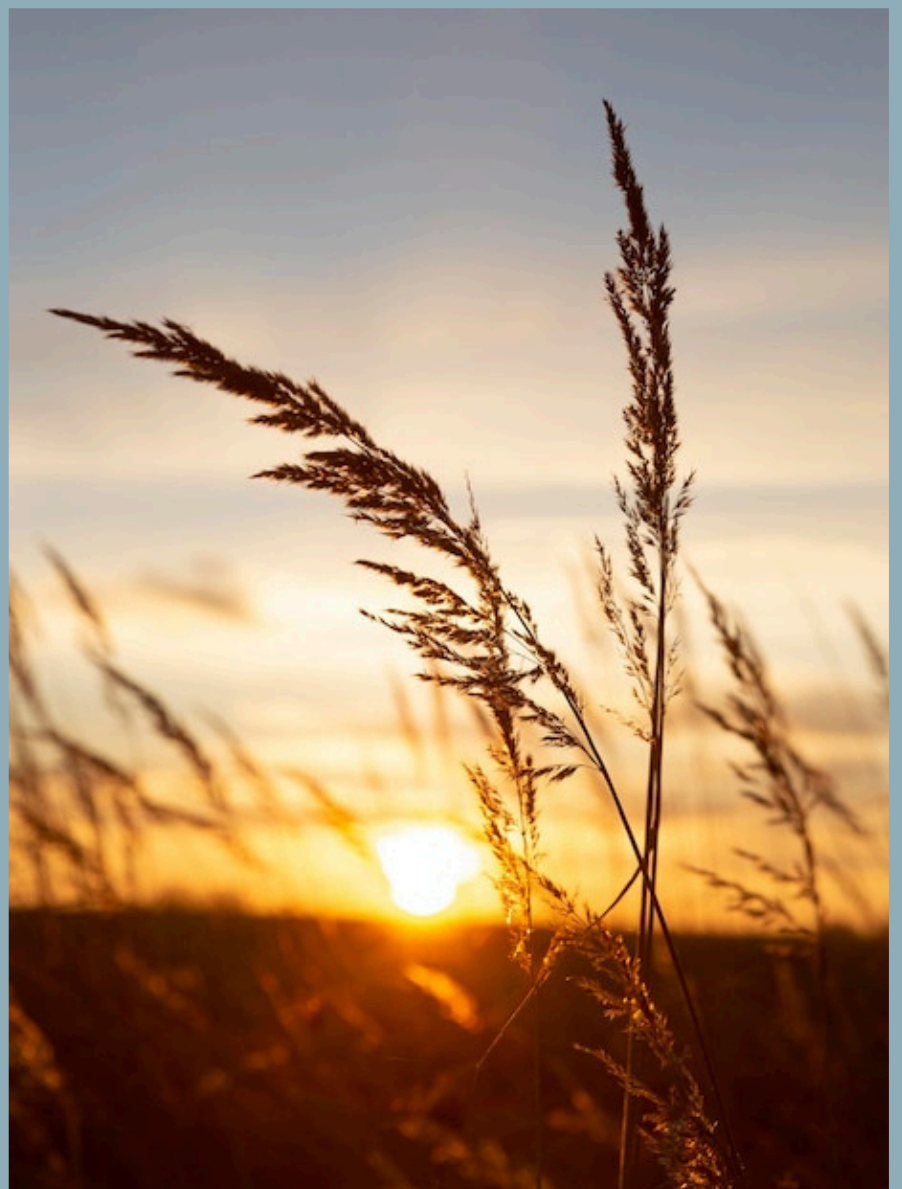
MARCH EDITION VOL I

CBOA GUWAHATI

SUNRISE



Success is not
final; failure is
not fatal: It is
the courage to
continue that
counts.



Editor's Note

The earth is not the sky. The fire is not the water. The sun is not the moon. A woman is not the man. They do not need to be. Yet they are not unequal, none is superior, no one is unimportant.



Hi there,

It's warm already and the sun shines bright. Even brighter are the faces of our lady colleagues who have raced another round by the sun - juggling home and work, parents and children, family and society. Congratulations! This vibrant day of 2025, we have a message to our fellow sisters. Isn't it really very important for us to be respectful and emphatic to every woman on earth, our family, our colleagues, our customers, and beyond that - the house keepers, the daily labourers, the beggars and those who have nothing? Yes, it definitely is. We know to the core of our hearts, how each woman has her own share of struggles and issues. We are the soft warriors, eroding our bodies and soul everyday, on every levels of life. Let's be for each other, if not the world. Let's take pride in what we do, and what we chose not to. Let's be what a woman is, and be more like we dream to be. Let's be the living celebration of love and life.

We have a message to women's partner in crime on planet. We expect our fellow brethren, to be more respectful and supportive to women at work. It is really intimidating to watch women struggling hard at home to reach her office, and going back to be the home maker again. Can you make sure she feels more safe and happy at office, even late into night? Or, can you make her so secure as not to work offshore and still be financially confident? Or back her in her chase of dreams



and be the equal partner at home and work? Can you appreciate her existence without your lady striving to prove points all the time? If you can, you may. If you may, you win her over every day.

Now here we are, commemorating this magnificent day cherishing womanhood, by bringing to you the spring edition of CBOA North East magazine - 'Sunrise' , and we are very hopeful that our efforts would be kindly graced by your appreciation and wishes. Please feel free to join us on our literary journey by forwarding your feeds for our subsequent editions.

Cheers to life!!
Ta- da

Namrata Pritam



Needless to say the adverse scenario of Excessive workloads along with forcing for Unrealistic targets leading Lack of work-life balance for Bankers, but to maintain the pace of process for one's safe career, integrity and ethical approach is the sole necessity and plays vital role. Upholding ethical standards ensures not only a safe and secure career but also strengthens the bank and economy as a whole.

In conclusion, integrity and ethics are the foundation of trust in our life as well as in banking. A fraud-free banking system is not just a dream—it is a necessity. Let us all commit to being vigilant, responsible, and ethical in our banking practices. Together we can.

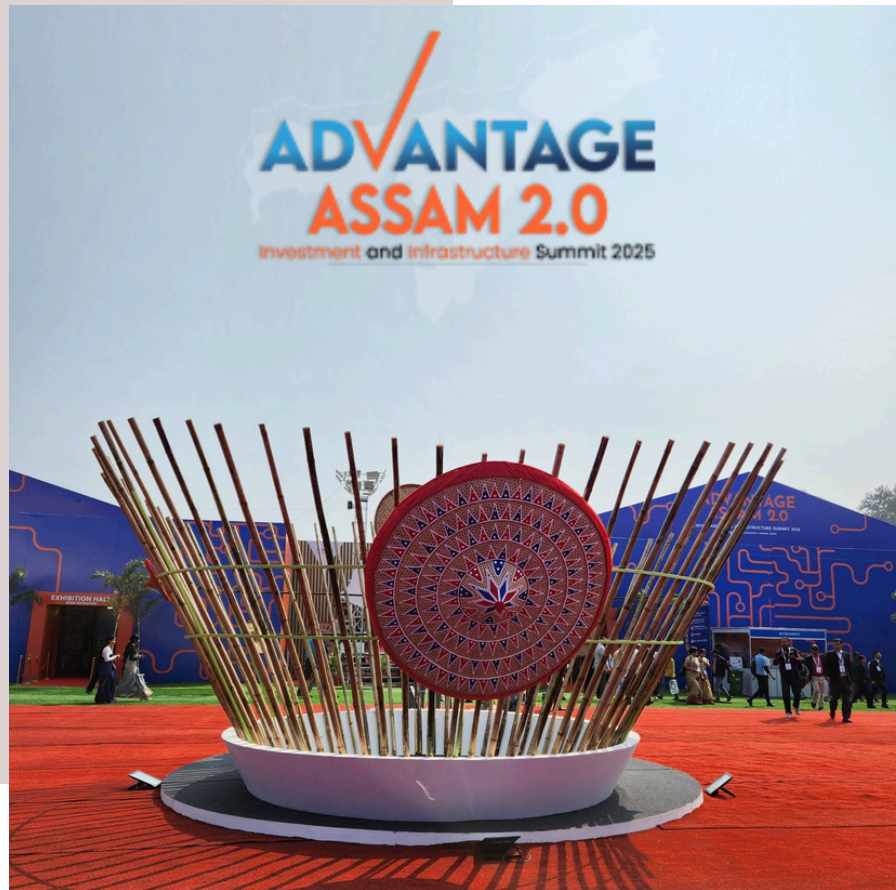
Debasish Talukdar

ETHICS AND INTEGRITY

The most important persuasion tool we have in our entire arsenal is ethics and integrity. This has relevance not only in one's personal life but also in Banking Industry as a whole. Fostering a sense of integrity promotes making fair and responsible decisions ensuring honesty and accountability in actions which further includes ensuring customer confidentiality, preventing fraud and complying with legal and regulatory standards while dealing with public money.



Glimpse of Advantage Assam 2.0



A shooting star passed over the sky of Assam on the eve of Mahashivratri, that is the 25th of February, and many wishes and promises were witnessed on the grounds of Khanapara Veterinary Field. As the mega event of Advantage Assam unfolded its kaleidoscope of inter demographic, intercultural and multidimensional avenues of interests and investments, the state also saw an eclectic presence of the world on its sands. And so did we, a team of five, with our respected GM Sri H T Baviskar, as we pursued a novel opportunity to represent our Mother Bank at this mega occasion.

As we reached the event on the afternoon of 26th February to attend the Valedictory session, we witnessed huge meeting halls, almost capacitating 5000 plus attendees each, all flanked by red carpets and digital displays of highest standards. There were other halls dedicated to exhibitions, that roomed over 300 stalls of various industries and firms from Assam, India and the world. It was impressive to note that these stores varied from such micro industries as incense sticks to as sophisticated R&D firms as SpaceX India. Investors and dealers thronged the pavilions, and the faces on the ground gleamed with knowledge, pride, ambitions and cohesiveness. I am still in awe of the seamless and progressive execution of such an event by the team involved.



Over 67 heads of missions, 76 participating countries, 12 bilateral agencies and nine partner nations dotted their significant presence at the event. More than 200 delegates attended from abroad, and over 2100 came from different parts of the country. Investment proposals worth Rs 4.91 lakh crore were announced (5 times over the previous 2018 edition). International entities as BRICCS, ADB, Bill & Melinda Gates Foundation etc committed involvement in the State healthcare, education, Trade and Skill development. The massive investment amounts promised by giant conglomerates as Tata, Adani, Ambani, Vedanta etc are already flying newsrooms, but it is also noteworthy that Govt of India has also committed Rs 7800 crores towards development of various projects in State.

So done so good. Yet we must appreciate this novel idea by our respected CM Sri Himanta Biswa Sharma to beckon the ships towards our banks. What he mentioned in his speech at the events was also noteworthy- that it is the decision and responsibility of the people of Assam to nurture a generation of skilled manpower from the youth and build a cohesive , development friendly environment , so that the ample opportunities generated by these projects can be abundantly and rightfully harvested by the indigenous people.

Namrata Pritam



What is money mule?

A money mule account is a bank account used to move or launder illicit funds on behalf of criminals. Money mules are individuals who, knowingly or unknowingly allow their bank accounts to be used to transfer money tied to illegal activities, such as fraud, drug trafficking or other financial crimes. "Money mules" can be used to launder the proceeds of fraud schemes (e.g., phishing and identity theft) by criminals who gain illegal access to deposit accounts by recruiting third parties to act as "money mules."

How to recognize Mule Accounts

- Sudden flow of walk in applications for opening of account
- Customer bringing complete filled application along with signed KYC documents instead filling in front of our branch official and handing over the same to our branch official during crowded timings.
- Changes in transactional behaviour, including large credits followed by simultaneous debits.-Shortly a detailed report on the same will be enabled in BI for monitoring purpose at branches.
- Rapid movement of funds through the account with minimum to no balance retention.



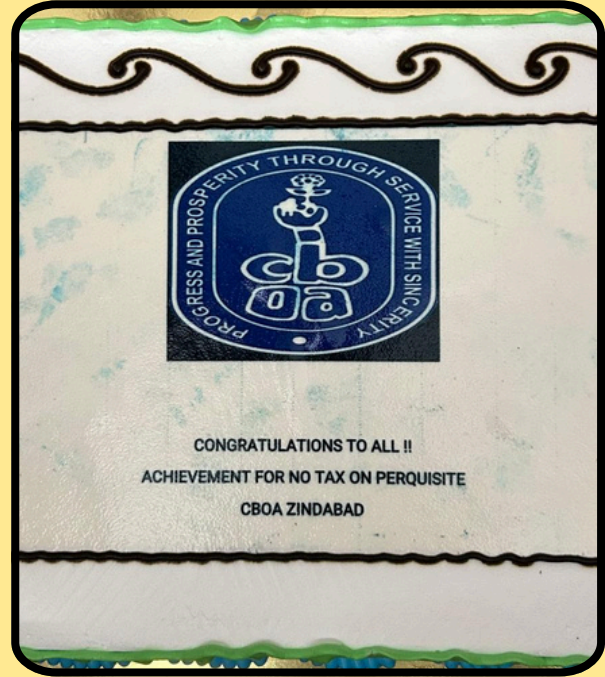
Role of Branch officials while combating mule accounts

- Regulatory compliance like KYC (know your customer) procedures, OVD verification with originals, OVD validations with issuer data base, and collecting relevant information from the customer as per the application form.
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- If any welcome kit is returned to branch undelivered, branch to contact the customer and ascertain the reason for non-availability at communication address. Such accounts to be debit frozen and removal of debit freeze and handing over of welcome kit to the customer should be after ensuring positive contact point verification of the customer's communication address by the branch official.
- Branches should not accept incomplete, inconsistent applications and documents/ application from third parties.
- Branches to verify the customer business place mandatorily as per our HO IC/ 734/2024 for all current accounts and branch official should enquire about the customer business in the market and satisfy themselves.
- Branches to monitor large deposits and withdrawals in newly opened accounts.
- Be alert for any signs of forced or unusual account opening behaviours, such as reluctance to provide proper documentations/unable to answer to the questions during account opening process.

Sanjib Kr Deka

Sunrise

Gallery



**MOMENTS OF CBOA COMRADES CELEBRATING ON
SUCCESSFUL WAIVER OF TAX ON PERQUISITES**

Sunrise

Gallery



AIBOC MEETING HELD AT OUR CBOA GUWAHATI UNIT OFFICE

SUNRISE

CBOA GUWAHATI

MAGAZINE

MARCH 2025 VOL I

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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!

WHATSAPP: 8486472470

