

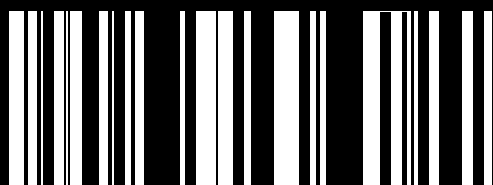
SEPTEMBER EDITION, 2025

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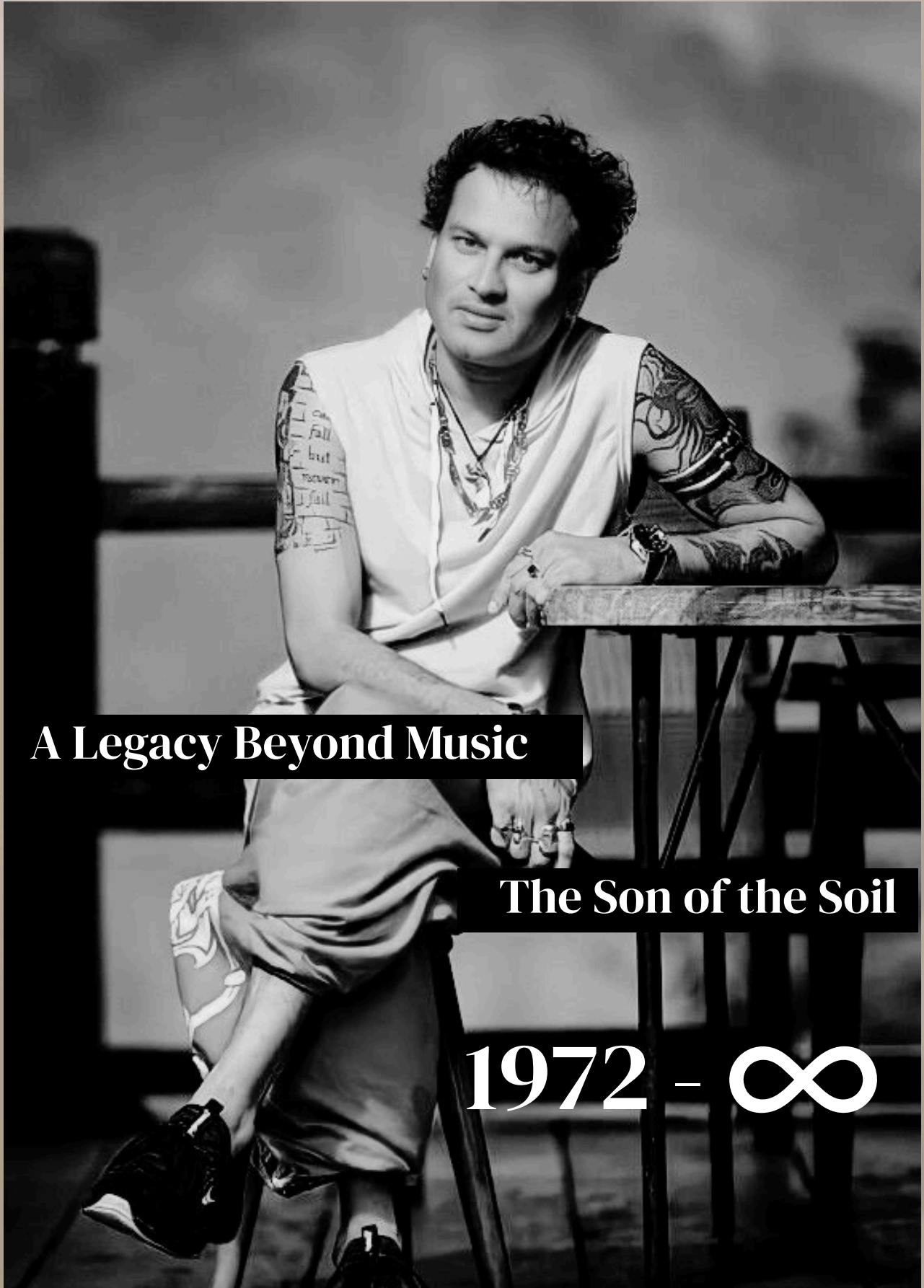
# SUNRISE

CBOA GUWAHATI



# ZUBEEN GARG

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**A Legacy Beyond Music**

**The Son of the Soil**

**1972 - ∞**

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# EDITOR'S NOTE

Hi there

The month ended on dark notes. We, the northeast, have just passed through a storm of emotions and flood of tears. We have lost our childhood, our adolescence, our youth. An emptiness is floating in the air, and each one of us is vibing together with the passion and love for our very own Zubeen.

I was just reminiscing those early days when Zubeen had slowly slid upon the musical stage. Those days, if you remember, were the times when academics were the only forte to be pursued. 'Only study and no play' - had been the ruling mantra. The society pointed a direction and the entire fleet of lambs followed, the fear of a lost career overshadowing all other options. But, in the midst of that strict discipline, a mother held her son's fingers to follow the notes of music, a father let him free to chase his dreams. Dreams that only emerged from the heart and were innocent and pure. Dreams of greater-than-life music, dreams of cultural integrity and dreams of a green, lush Assam. If it were not for Sri Kapil Borthakur, Late Smt Ily Borthakur and now, our dear Garima Garg, who supported Zubeen with all his dreams and life works, the flame would have been long extinguished.

I offer my sincere gratitude and prayers to a family who lifted a spirit till it became a legend. It was praiseworthy to note that Assam lovingly paid one of the highest form of tribute to Zubeen da, a roar so loud as to shake the entire world and wake it from a slumber of ignorance. If this strength lives on, our Zubeen lives on. And so be it.

However, the most prominent ray of light into our lives this month had been the visit of our dignified GS Sri Ravi Kumar K. His mere presence had been an electrifying experience for the delegates of North east and his strong aura illuminated through our hearts as always. We are extremely grateful for his thunderous, yet intimate address to our team and we will eagerly look forward to his next visit to our north east. Our eminent team mate Sri Debasish Talukdar has penned down one account of his message, which will definitely aid in relaying his spirit into every CBOA canpal here.

With heartfelt wishes for the festive season...

**Namrata Pritam**

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A TRIBUTE TO BELOVED ZUBEEN GARG

# LEGEND NEVER DIES...

A legendary voice has been silenced, but its echo will forever resonate. Zubeen Garg was more than just a musician; he was a cultural force, a revolutionary, and the voice of a generation for millions across India. His sudden and tragic passing has left an immeasurable void, but his legacy is one that will never die.



Born in Meghalaya and raised in Assam, Zubeen Garg's musical journey began early. From his debut album at the age of 19, he quickly rose to prominence, redefining Assamese music with a modern, rock-infused sound that captivated the youth. He was a multi-instrumentalist, a composer, a director, and an actor, but it was his unparalleled voice that truly set him apart. He sang over 38,000 songs in more than 40 languages and dialects, showcasing a versatility that transcended borders and genres.



**A TRIBUTE TO BELOVED ZUBEEN GARG**

# LEGEND NEVER DIES...

While the rest of the country may know him best for his Bollywood smash hit "Ya Ali" from the film Gangster, that song represents only a fraction of his colossal body of work. For the people of Assam, he was their "heart-throb," a symbol of hope and rebellion. His music, with its poignant lyrics and powerful melodies, spoke directly to their hearts and souls, reflecting their joys, sorrows, and aspirations.



## **A Legacy Beyond Music**

Zubeen was known for his raw, unfiltered honesty and his fearless stance on social issues. He was not afraid to challenge the status quo, whether it was opposing the Citizenship Amendment Act (CAA), speaking out against religious hypocrisy, or advocating for the environment. His activism and philanthropy cemented his status as a cultural icon, proving that his influence extended far beyond the stage. He was a champion of the poor, a lover of animals, and a fierce protector of nature. In his memory, tributes have poured in from all corners of the country, with many choosing to honor his love for the environment by planting trees.

His passing has been a devastating blow, but his spirit lives on. The spontaneous outpouring of grief from fans of all ages—from a tearful two-year-old singing his songs to an octogenarian breaking down in the street—is a testament to the deep, personal connection he forged with his audience.

Zubeen Garg's music, and his bold, defiant attitude, will continue to inspire and resonate with generations to come. He was, and will always be, a living legend.

**Dwipayana Das**

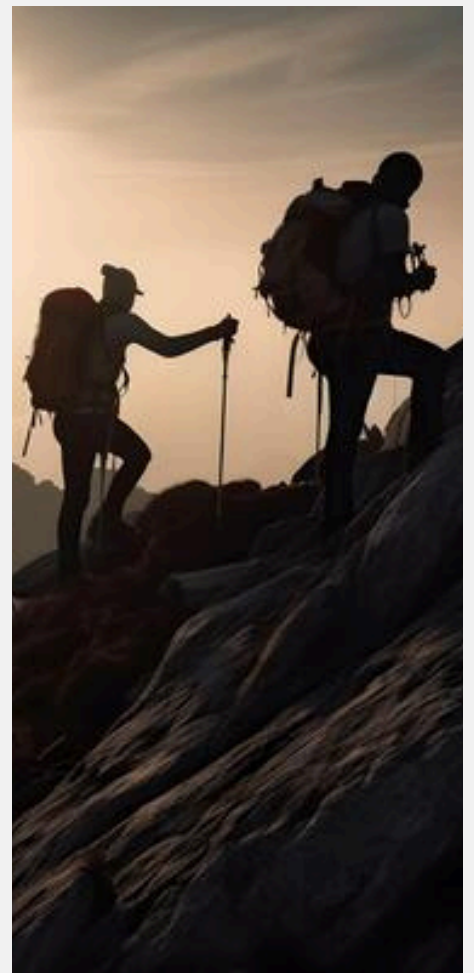
# THE JOYS OF TREKKING

We all love to travel and explore new areas, geographies, people and culture. Thanks to better road quality and coverage, cross country road trips by car or commonly bikes are becoming popular. Nowadays, it is very common to come across many groups of Bikers doing long cross country road trips.

Travel and leisure are vital means to recoup and rejuvenate our mind and senses from the demands of modern lifestyle. It is needless to say how much the Bankers need it.

Now, out of the whole gambit of Travel and leisure, many people might know about the existence of a form of travel and leisure through hiking and trekking. Hiking and trekking are both a form of travel by foot to reach some untouched, unique or pristine locations not covered by pucca roads. Hiking is generally one day trip from a base location and back. But trekking is the long form of travelling that can span multiple weeks for the passionate folks. Another indicative difference between the two will be the altitude modulations. Hiking generally is envisioned as a stroll along a scenic location with less altitude variance but even a one day hike with high altitude gain and return is termed as a trek.

I love trekking. Our country is blessed to have the Himalayas, the Western Ghats and the hills of North East that offers different perspectives of connecting with nature. The breeze of the hills and the mountains blows away any kind of tension of our mundane lives. The wild flowers of the trail fills the void of our mind with new fragrances and beauty. The vast expanses of the meadows and mountains will remind us about the vastness and greatness of nature and make us feel small about our existence and its trivial matters. Well, the above sentences will feel like some poetic attempts from my side to imagine and glorify some mundane form of travelling. Most of the folks might connect trekking with some crazy people appearing in Discovery or National Geographic Channel trekking to very difficult and inhospitable terrains facing sheer hardships and dangers to reach or travel through some pristine landscapes lugging heavy backpacks on their shoulders. That is there and that is true, but, being a fellow banker, believe me, the responsibility we are shouldering on a day to day basis of our work and family feel much heavier than those big backpacks of trekkers. Besides that, trekkeers get to enjoy being one with nature, enjoy the sceneries and experience a connect with nature that directly bonds with the soul.



# THE JOYS OF TREKKING

I have never come across any person that has done single trek in life and told never again. Even the most lethargic persons, once, if they have by any chance have tried trekking, they are a changed person from the very first trek. Once somebody has done a trek, it becomes a life changing experience and his or her soul will just pull towards another trek. Wandering oneself among the wild trails of the mountains and meadows meandering through untouched forests, camping under the open sky, reflecting one's deep thoughts and trying to connect with nature, all these are some perspectives that are waiting to be experienced and cherished which our strenuous jobs will never allow us to open our eyes and see.

I have myself done multiple treks. Each one was special and each one was rejuvenating to say the least. Each one had a deep positive impact on my psyche and has given memories to be cherished my whole life.

Nowadays, trekking for leisure is accessible. One need not carry big and heavy sacks filled with tents, food and cooking utensils. That is taken care of by professional trekking agencies like India Hikes, Trek the Himalaya etc One just needs to enrol in one of the many batches of treks in any of the routes offered by them spread across a huge geography and multiple states. Choose the difficulty level and duration of the trek and get set go. The website of the agencies offer all the data for each of the treks for what to expect and prepare. Once, somebody enrolls, they will start mailing on how to prepare for the trek. Any novice can just go and enjoy. Such is the level of arrangement that we were having fresh Gulab Jamuns in the remotest corners of our country after dinner. Tents are already set up before trekkers reach the day's destination. Professional and local guides are always keeping your back and constantly motivating , guiding and assisting. What I mean to say is that, a person just needs to enjoy the trek and connect with nature, rest of the hardships are take care of by the agencies.

Why I felt writing this was because, myself being a part of the Banking fraternity, we all are shouldering heavy backpacks filled with responsibilities and essentially living more for others than oneself. I found the experience of trekking as a rediscovery of oneself and found each and every fellow trekker resonating with that thought. So I felt it as a duty to share the door of sometimes living for oneself, even if for once and taste the connect with nature. I am sure that, if for once also somebody tries, he or she will never going to regret. If not convinced, atleast, for once, try the easiest treks on offer which will require minimum fitness. Give it a try and savour the experience, it will not leave you without changing you positively for sure. It will kindle a fresh urge in you to start a fitness regimen. This is vital to fight strain and handle pressure of work.

If this still doesn't light any spark in you, then, let me try my trekking travelogues in my next part. Hope to inspire someone towards a healthier and purposeful life.

**Ananya Bhuyan**

# RESPECT ALL SUSPECT ALL - A BALANCED PRINCIPLE IN INDIAN BANKING

In the ever-evolving world of Indian banking, the phrase “Respect All, Suspect All” stands as a cornerstone of responsible and professional conduct.

At its heart, “Respect All” reflects the foundational value of service in banking. It emphasizes the need to treat every customer—regardless of their background, wealth, or intent—with dignity, empathy, and fairness. Whether it is a senior citizen updating a nomination, a rural worker depositing wages, or a business owner applying for a loan, they all deserve equal respect in both communication and action.

“Suspect All,” on the other hand, is not about distrust—it is about awareness and alertness. It urges bankers to never take anything at face value. Every transaction must be verified, every document scrutinized, and every pattern analyzed for potential red flags. This principle reinforces the need for vigilance in protecting the bank, the customer, and the overall integrity of the financial system.

The dual approach of respect and suspicion has far-reaching effects on the Indian banking sector. On one hand, it strengthens customer relationship by fostering a culture of ethical and courteous service. On the other, it significantly enhances Risk Management, ensuring early detection of fraud, money laundering, and irregularities.

There are many merits and constraints for both - customers and bank. For customers, the merits of this approach are manifold. Their funds and identities are more secure, and the transparent functioning of the bank boosts trust and confidence. However, the approach may sometimes lead to procedural delays, especially when extra verification is involved. For individuals with limited documentation—such as rural customers or daily wage workers—fulfilling compliance requirements can also become a barrier.



# RESPECT ALL SUSPECT ALL - A BALANCED PRINCIPLE IN INDIAN BANKING

Banks, too, benefit immensely. Fraudulent transactions are detected early, regulatory violations are minimized, and ethical standards are upheld. However, there are constraints in terms of increased workload, higher operational costs, and potential customer dissatisfaction when suspicion is not handled tactfully.

To ensure that “Suspect All” does not turn away the customers that banks aim to serve, it is essential to combine vigilance with empathy. The steps may lie in simplifying and digitizing processes like—video KYC, Aadhaar-based e-verification, and pre-filled online forms can speed up compliance without overwhelming customers.

Conversely, bankers must avoid making assumptions based on appearance or familiarity. They should not bypass checks even for long-time or influential customers. Similarly, small irregularities should not be overlooked. Conversations about suspicions should not occur in front of other customers, and escalation protocols must be followed strictly. Perhaps most importantly, suspicion must never justify disrespect, just as respect must never compromise caution.

In conclusion, the philosophy of “Respect All, Suspect All” is not about choosing between trust and caution—it is about mastering both. It is about delivering empathetic service while upholding unwavering compliance. In India’s diverse and complex banking landscape, this approach helps maintain a secure and inclusive financial system, where every individual feels respected and every rupee is accounted for.



By aligning technology, training, and thoughtful process design, banks can make this philosophy a living part of their culture. Ultimately, true professionalism lies in being kind without being careless—and cautious without being cold.

**Shankar Prasad Chakraborty**



# THE LION IN THE CAGE

On 15 September 2025, the great visionary and our General Secretary, Sri Ravi Kumar K, visited Guwahati and inspired us with his invaluable insights, remarkable abilities, and words of motivation and encouragement.

He reminded us that we possess immense power within, though we often fail to recognize it. That day, our beloved Anna (GS) helped us discover that inner strength in a truly unique way. His telling of “The Lion in the Cage” became a turning point for all of us.

What does “The Lion in the Cage” actually mean? Dear friends, let me explain it this way: it signifies great potential that has been restrained.

The lion symbolizes strength, courage, and authority—and ultimately represents us. The cage signifies limitations, whether physical, social, emotional, or psychological. This powerful metaphor captures the human condition when talent, ambition, or truth is suppressed. A brilliant mind silenced by censorship, an employee whose creativity is constrained by rigid rules, or a person confined by social expectations—all are lions in cages. Their potential remains fierce, yet circumstances deny them the freedom to act.

It also speaks to our inner conflicts—the emotions we suppress, the dreams we delay, and the individuality we conceal for the sake of acceptance. The lion reminds us that true power is never meant to stay hidden; it longs to be expressed.

Thus, “the lion in the cage” is far more than an animal in captivity—it is a powerful symbol of dormant strength yearning to be released, urging us to break the bars that confine our true selves.

Our beloved General Secretary inspired us profoundly with his unique style of motivation. Now, both as bankers and as individuals, we must ask ourselves: are we the lion in the cage, or will we break free to realize our true potential?



**Debasish Talukdar**

# YOU...

Without you... life loses its truth.

With you... life finds its dream.

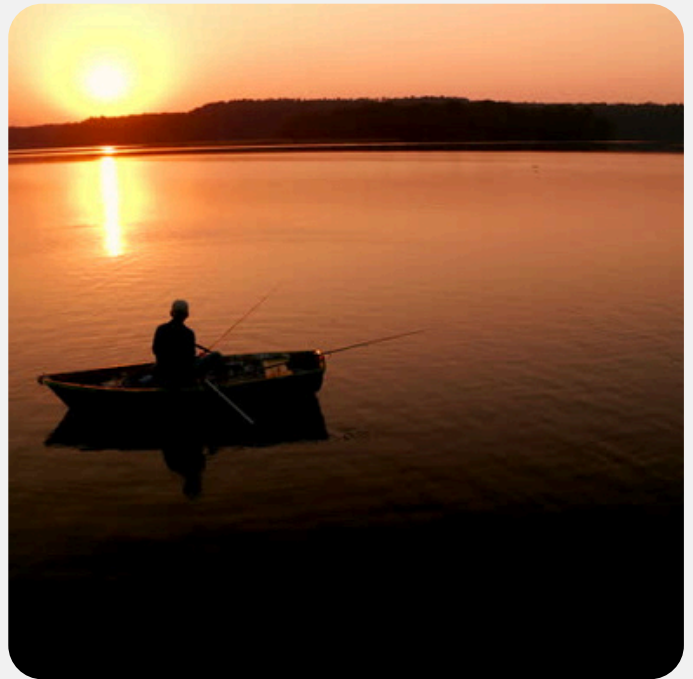
Without you... life is a desert of silence.

With you... life blooms with hope.

You are not just a brother, but a guiding light,  
You are a shoreless ocean,  
Boundless, infinite.

Will death's dark silence ever claim you?  
Will the world of brothers ever forget you?  
Shall the wheel of time truly bid you farewell?

On your lips bloomed the word "Humanity,"  
Tears of compassion shone in your eyes.  
You still live within every heart—  
And so, I offer my final salute to you saying good bye



**King Kumar Sensua**



# GALLERY







# GALLERY







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# GALLERY



# Sunrise

## CBOA GUWAHATI

*September 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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