

पहल / PAHAL

Vigilance Journal

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भारतीय अक्षय ऊर्जा विकास संस्था लिमिटेड

Indian Renewable Energy Development Agency Limited

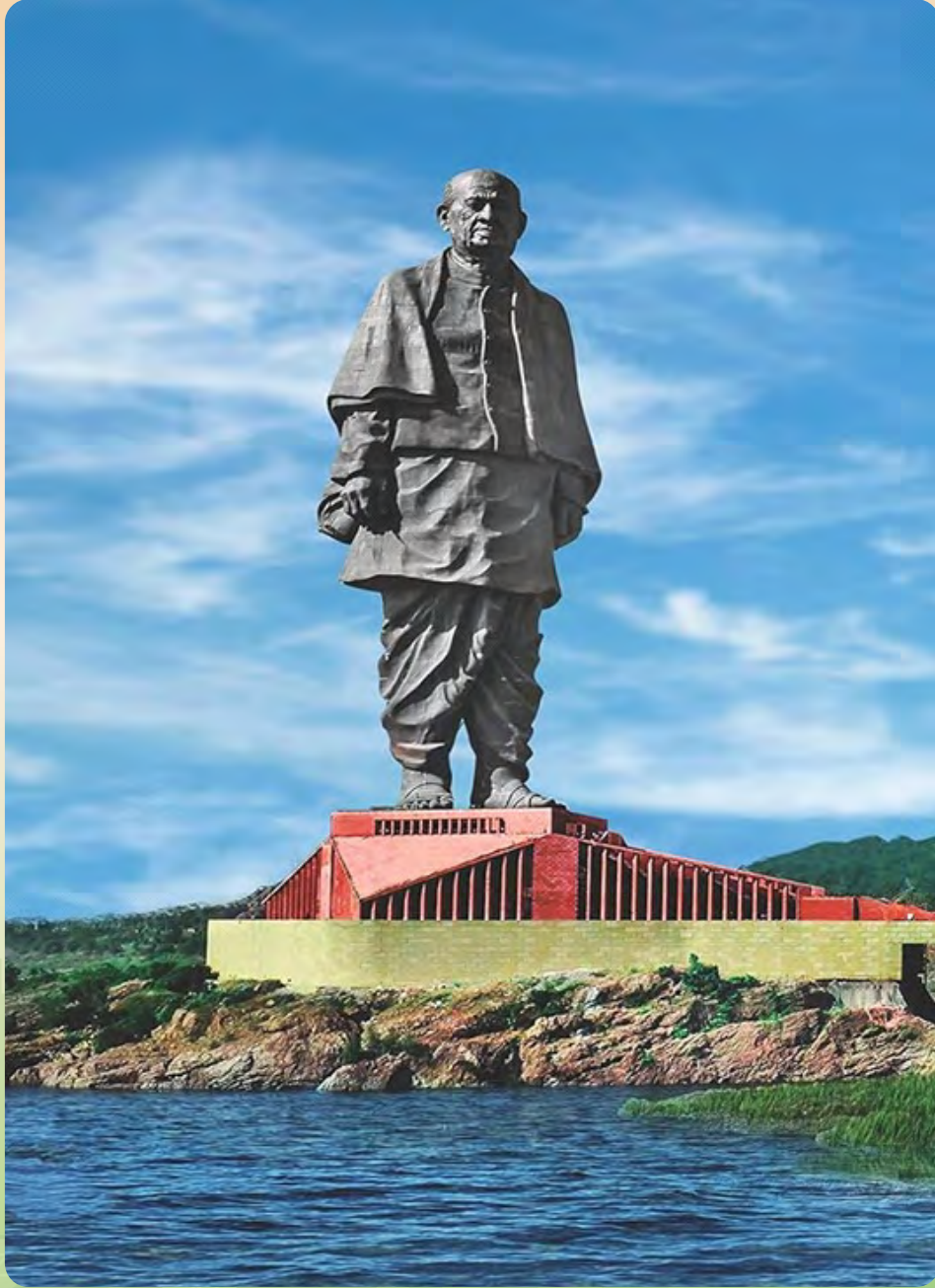
(भारत सरकार का प्रतिष्ठान / A Government of India Enterprise)

शाश्वत ऊर्जा / ENERGY FOR EVER

“Even if we lose the wealth of thousands, and our life is sacrificed, we should keep smiling and be cheerful keeping our faith in God and Truth.”

“ भले ही हम हजारों की संपत्ति खो दें, और हमारा जीवन बलिदान हो जाए, हमें मुस्कुराते रहना चाहिए और ईश्वर और सत्य में विश्वास रखते हुए खुश रहना चाहिए। ”

- Sardar Vallabhbhai Jhaverbhai Patel



(Sardar Vallabhbhai Patel • 31 October 1875 -15 December 1950)

Vigilance Awareness Week is observed every year during the week in which the birthday of Sardar Vallabhbhai Patel (31st October) falls in.



राष्ट्रपति
भारत गणतंत्र
PRESIDENT
REPUBLIC OF INDIA

MESSAGE

I am pleased to know that the Central Vigilance Commission is observing Vigilance Awareness Week on the theme "Vigilance: Our Shared Responsibility" from 27th October to 2nd November, 2025.

This year's theme serves as a timely and powerful reminder that the fight against corruption is not the responsibility of institutions alone. It is a collective duty that calls upon every citizen to uphold the values of ethics, honesty and accountability in all spheres of life. I am confident that the CVC's proposed public awareness campaign during Vigilance Awareness Week will go a long way in sensitising all stakeholders and the people.

Let us use this occasion to reaffirm our commitment to integrity and take a collective pledge to uphold the highest standards of ethics in public life.

I extend my greetings to all those associated with the organization of Vigilance Week at the Central Vigilance Commission. I wish the campaign every success.



(Droupadi Murmu)

New Delhi
October 23, 2025



उपराष्ट्रपति
भारत गणराज्य
VICE-PRESIDENT
REPUBLIC OF INDIA

29th September 2025

MESSAGE

I am pleased to know that the Central Vigilance Commission is observing the Vigilance Awareness Week every year as a tribute to Bharat Ratna Sardar Vallabhbhai Patel. This year the event is being commemorated from 27th October 2025 to 2nd November 2025 on the theme –

सतर्कता: हमारी साझा जिम्मेदारी

Vigilance: Our Shared Responsibility

The 'Vigilance Awareness Week' has the objective of promoting integrity, transparency and accountability in public life through campaigns. I am pleased to know that numerous activities and programmes have been planned during the week by the Commission to solicit participation of all the stakeholders in the process of governance. The programmes designed for schools and colleges will certainly go a long way in instilling an ethos of ethics and integrity amongst those who are going to be the future of this Nation.

On this note, I am reminded of a Kural by the Great Tamil Poet Thiruvalluvar -
ஒழுக்கமும் வாய்மையும் நாணும்இம் மூன்றும் இழுக்கார் குடிப்பிறந் தார் -
which emphasizes that good manners, truthfulness and modesty are essential values of a noble person. Let us all strive to adopt a value system in our day-to-day life and make this Nation prosper! I urge all the citizens to avidly partake in the events organized during the vigilance awareness week.

I am confident that this awareness week will motivate the citizens to imbibe the principles of ethics and integrity in their daily lives.

(C. P. Radhakrishnan)



प्रधान मंत्री
Prime Minister

MESSAGE

It is a pleasure to learn about the Vigilance Awareness Week being organised by Central Vigilance Commission from October 27-November 2, 2025. The theme of the Week - “Vigilance: Our shared responsibility” is timely and relevant.

Transparency and accountability are central to a nation’s growth and development. When institutions act with openness and responsibility, trust strengthens, governance improves and development becomes sustainable. Transparent systems ensure fairness, curb corruption and build a strong foundation for inclusive progress.

It is the collective duty of every citizen to fight for and uphold the ideals of ethics and integrity. Ethical conduct is a national imperative that strengthens democracy.

Powered by reforms, innovation and technology-driven governance, India is fast emerging as a leading global economy. Every citizen’s active participation is the key to building a future of trust, integrity and collective progress.

May such efforts go a long way in spreading awareness and nurturing the ideals of ethics in public life.

Greetings and best wishes for the success of Vigilance Awareness Week.

(Narendra Modi)

New Delhi
आश्विन 26, शक संवत् 1947
18 October, 2025

प्रल्हाद जोशी
PRALHAD JOSHI
ಪ್ರಲ್ಹಾದ ಜೋಶಿ



उपभोक्ता मामले, खाद्य और सार्वजनिक वितरण तथा
नवीन और नवीकरणीय ऊर्जा मंत्री
भारत सरकार
MINISTER OF CONSUMER AFFAIRS,
FOOD & PUBLIC DISTRIBUTION AND
NEW & RENEWABLE ENERGY
GOVERNMENT OF INDIA



MESSAGE

Integrity, transparency and accountability form the foundation of **good governance**. As we continue to strengthen the principles of **ethical conduct and public service**, it is imperative that these values guide every action and decision—both in official duties and personal life.

I convey my warm greetings to the Central Vigilance Commission for organizing **Vigilance Awareness Week** from **27th October to 2nd November 2025** on the occasion of the birthday of Bharat Ratan Sardar Vallabhbhai Patel.

The occasion provides an important opportunity to reaffirm our collective commitment to uphold integrity and combat corruption at all levels. This year's theme, "**Vigilance: Our Shared Responsibility**", rightly emphasizes that vigilance is not the duty of a few, but a shared obligation of every public servant, citizen and institution.

The **Central Vigilance Commission (CVC)**, India's apex integrity institution, has played a pivotal role in promoting transparency and accountability in governance. The CVC continues to guide and advise Central Government departments, organizations, and public sector enterprises in institutionalizing preventive vigilance and fostering public trust.

I extend my best wishes to the Commission for the successful conduct of **Vigilance Awareness Week** and its sustained efforts in creating awareness, encouraging citizen participation and strengthening the culture of ethical governance.


(PRALHAD JOSHI)

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सत्यमेव जयते

केन्द्रीय सतर्कता आयोग
CENTRAL VIGILANCE COMMISSION



सतर्कता भवन, जी.पी.ओ. कॉम्प्लेक्स,
ब्लॉक-ए, आई.एन.ए., नई दिल्ली-110023
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Block A, INA, New Delhi-10023

सं./No. 025/VGL/047

दिनांक / Dated 23.10.2025

MESSAGE

Vigilance Awareness Week (27th October to 2nd November, 2025)

Every year, the Central Vigilance Commission observes Vigilance Awareness Week (VAW) reaffirming Commission's commitment to promote integrity and probity in public life. The theme for this year is:

**“सतर्कता: हमारी साझा जिम्मेदारी”
“Vigilance: Our Shared Responsibility”**

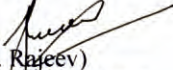
The theme for this year evokes sense of collectivism in sharing the responsibility for transparency, ethics and integrity in governance. It is believed that this participative approach will foster these values and encourage all stakeholders to be active participants in ethical governance.

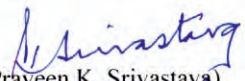
VAW is being observed from 27th October to 2nd November of 2025. The Commission solicits participation of all Ministries/ Departments/ Organizations of the Central Government to organize activities including outreach programs for public/ citizens relevant to the theme to bring about maximum public participation.

Since last few years, the Commission has been running a three-month campaign leading upto the Vigilance Awareness Week. This year, the campaign associated with Vigilance Awareness Week is undertaken from 18.08.2025 to 17.11.2025 with focus on five areas namely Disposal of complaints received before 30.06.2025, Disposal of pending cases, Capacity Building Programs, Asset Management, and Technological initiatives. It is believed that focus on these areas will have meaningful impact in Vigilance Administration.

The Commission is also releasing booklet on Preventive Vigilance Initiatives during VAW 2025 to disseminate information regarding best practices adopted by select organizations.

The Commission appeals to all citizens and stakeholders to come together and work towards promotion of integrity and enhancing probity and transparency in all aspects of life.


(A.S. Raje)
Vigilance Commissioner


(Praveen K. Srivastava)
Central Vigilance Commissioner

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Integrity Pledge for Citizens

I believe that corruption has been one of the major obstacles to economic, political and social progress of our country.

I believe that all stakeholders such as Government, citizens and private sector need to work together to eradicate corruption.

I realize that every citizen should be vigilant and commit to highest standards of honesty and integrity at all times and support the fight against corruption.

I, therefore, pledge:

- To follow probity and rule of law in all walks of life;
- To neither take nor offer bribe;
- To perform all tasks in an honest and transparent manner;
- To act in public interest;
- To lead by example exhibiting integrity in personal behaviour;
- To report any incident of corruption to the appropriate agency

सत्यनिष्ठा प्रतिज्ञा

मेरा विश्वास है कि हमारे देश की आर्थिक, राजनीतिक तथा सामाजिक प्रगति में भ्रष्टाचार एक बड़ी बाधा है।

मेरा विश्वास है कि भ्रष्टाचार का उन्मूलन करने के लिए सभी संबंधित पक्षों जैसे सरकार, नागरिकों तथा निजी क्षेत्र को एक साथ मिल कर कार्य करने की आवश्यकता है।

मेरा मानना है कि प्रत्येक नागरिक को सतर्क होना चाहिए तथा उसे सदैव ईमानदारी तथा सत्यनिष्ठा के उच्चतम मानकों के प्रति वचनबद्ध होना चाहिए तथा भ्रष्टाचार के विरुद्ध संघर्ष में साथ देना चाहिए।

अतः, मैं प्रतिज्ञा करता हूँ कि :-

- जीवन के सभी क्षेत्रों में ईमानदारी तथा कानून के नियमों का पालन करूँगा ;
- ना तो रिश्वत लूँगा और ना ही रिश्वत दूँगा;
- सभी कार्य ईमानदारी तथा पारदर्शी रीति से करूँगा ;
- जनहित में कार्य करूँगा;
- अपने निजी आचरण में ईमानदारी दिखाकर उदाहरण प्रस्तुत करूँगा ;
- भ्रष्टाचार की किसी भी घटना की रिपोर्ट उचित एजेंसी को दूँगा

Message from Chairman & Managing Director



Dear IREDANs,

As we prepare to observe *Vigilance Awareness Week 2025* from 27th October to 2nd November, I extend my best wishes to each member of the IREDA family. This year's theme, **“सतर्कता: हमारी साझा जिम्मेदारी”** - *“Vigilance: Our Shared Responsibility”*, reminds us that integrity is not an individual obligation but a collective responsibility that strengthens both our organization and our nation.

Observed annually in the week of Sardar Vallabhbhai Patel's birth anniversary, this occasion inspires us to reaffirm our commitment to transparency, accountability and ethical conduct. The Central Vigilance Commission has emphasized preventive vigilance measures this year, including disposal of pending cases and complaints, capacity building, asset management and digital initiatives. I am happy to note that IREDA has been proactive in these areas.

To further embed vigilance into our systems, we have established dedicated divisions with focused responsibilities- Entity Appraisal Division, Stressed Assets Management (SAM) and Monitoring Division. These structural reforms enhance governance and ensure that fairness and accountability are at the heart of our operations.

To improve transparency, IREDA has also been organizing stakeholder interaction meets every quarter for the last 21 consecutive quarters, enabling us to build trust and directly address the concerns of our business- partners. Equally, our *customer-first* approach, supported by these engagements and a fully digital, paperless loan ecosystem—from application to disbursement—has redefined the ease of doing business in green finance. These initiatives embody the very spirit of vigilance by ensuring speed, transparency and responsiveness in every interaction with our stakeholders.

Dear colleague, vigilance is not merely about compliance; it is about cultivating a culture where ethical choices, fairness and integrity guide our daily actions. I urge you all to participate actively in *Vigilance Awareness Week* activities, reflect on our shared responsibilities and reaffirm your personal commitment to integrity.

Together, let us make IREDA a model of ethical governance and a beacon of trust, transparency and responsibility in country— an institution future generations will look upon with pride.

Jai Hind!

Pradip Kumar Das
Chairman & Managing Director

Message from Director (Finance)



Dear IREDANs,

As we prepare to observe **Vigilance Awareness Week 2025** from **27th October to 2nd November**, I extend my warm greetings to each one of you.

This year's theme, “सतर्कता: हमारी साझा जिम्मेदारी” – “Vigilance: Our Shared Responsibility”, beautifully reminds us that honesty and integrity are not the responsibility of a few, but a collective duty that binds us together—as colleagues, as an organization, and as citizens of our country.

To me, vigilance is not only about rules and procedures; it is about the choices we make every day—being fair in our work, transparent in our conduct, and responsible in the trust reposed in us. At IREDA, every decision influences not just the institution but also the renewable energy ecosystem, making integrity and fairness indispensable. Systems and checks may guide us, but it is our personal commitment to integrity that truly upholds IREDA's reputation.

Over the years, IREDA has taken notable steps to strengthen transparency—be it through digital loan processing, meticulous project monitoring, or open engagement with stakeholders. These measures reflect the confidence that our partners place in us and reinforce our contribution to India's renewable energy journey.

I encourage each one of you to actively participate in the activities of **Vigilance Awareness Week**. More than a formal observance, it is an opportunity to reflect, renew our pledge of honesty, and practice vigilance in our everyday actions.

Together, let us continue to nurture IREDA as an institution of trust, integrity, and pride.

With Best Wishes,



(Dr. Bijay Kumar Mohanty)

Director (Finance) & Chief Financial officer

Message from Chief Vigilance Officer



Dear IREDANs,

As per the mandate of Central Vigilance Commission, Vigilance Awareness Week is observed every year to inculcate a culture of integrity and honesty among every organisation and the citizens of India. This year, VAW will be observed from 27th October till 2nd November. The theme of this year vigilance awareness week is “सतर्कता: हमारी साझा जिम्मेदारी” – “Vigilance: Our Shared Responsibility”

Vigilance, indeed, is the collective responsibility of every employee, irrespective of his/ her hierarchy in the organisation. As a financial institution, trust, reliability and resilience of the internal systems and processes are of much importance to build confidence among stakeholders. For sustainable development of such a dynamic and optimistic organisation like IREDA, our decision should be more guided by ethical conduct and moral value. The decision what we take today becomes the foundation stone for future development of the organisation and thereby nation. Decision may be right or even wrong sometimes, but our intent behind every such decision has to be pristine and pure. To maintain the overall purity of such decision taken, we must inculcate strong value system within the organisation at every level, so that even under extreme pressure, employees are able to stand against any dishonest and evasive practices and do not compromise their decision/ value before greed. Thus, every employee can act as a vigilance officer and take this Shared Responsibility.

Vigilance should be embraced as a way of life, where every employee is accountable to himself or herself for the independent decisions taken by them. We should endeavour for a system where vigilance is imbibed within every individual, and their actions are always for the long-term interest of the nation, and such actions are guided by strong value system.

On this VAW, let us pledge to preserve the truth and purity within us and not let it get diluted by even by the slightest dose of greed in any form. Let us together inculcate a culture of ethics, morale and value within us, develop a sense of belongingness and responsiveness and dissipate the spirit of same among our friends, colleagues, children and family members.

Jai Hind!

Ajay Kumar Sahani
Chief Vigilance Officer

Vigilance in the Legal Profession: A Pillar of Ethical Practice

By Legal Department

The legal profession holds a unique and vital position in society as a guardian of justice, rights, and the rule of law. With this position comes immense responsibility—not only to clients but also to courts, colleagues, and the public at large. Vigilance, in this context, is not merely attentiveness; it embodies ethical awareness, professional diligence, and an unwavering commitment to justice.

It is even more important in case of a financial institution where large transactions of public money are involved along with a requirement of adherence to complex regulations, which elevates the risk as well as responsibility of legal professionals.

Understanding Vigilance in Law

Vigilance refers to a state of constant watchfulness and alertness, especially concerning potential misconduct, negligence, or ethical lapses. In the legal profession, vigilance must be exercised on multiple fronts:

- **Ethical Vigilance:** Ensuring that actions conform to the Bar's code of conduct.
- **Professional Vigilance:** Maintaining up-to-date knowledge of the law and legal procedures.
- **Procedural Vigilance:** Ensuring accuracy in filing, representation, and litigation processes.
- **Personal Vigilance:** Monitoring one's own conduct, bias, and conflicts of interest.

Vigilance is Essential in the Legal Profession

1. Protecting the Integrity of the Justice System

The justice system relies on the honesty and diligence of legal professionals. A vigilant lawyer safeguards this integrity by avoiding fraudulent practices, exposing unethical conduct, and upholding the rule of law — even in challenging circumstances.

2. Preventing Professional Misconduct

Lapses in vigilance can lead to serious ethical violations—such as misrepresentation, conflict of interest, or breach of confidentiality. These are not only punishable offenses but also erode public trust in the legal system.

3. Ensuring Fair Representation

A vigilant lawyer carefully analyzes facts, scrutinizes evidence, and anticipates counter-arguments. This level of diligence ensures clients receive fair and competent representation, fulfilling the lawyer's duty under the law.

4. Combating Corruption and Abuse

Vigilance acts as a defence against corruption. Legal professionals must be alert to signs of coercion, bribery, and undue influence—both within their practice and in the broader judicial process.

Areas Requiring Heightened Vigilance

- **Client Relationships:** Guarding against exploitation or improper influence.
- **Legal Research and Drafting:** Preventing plagiarism, misquotation, or reliance on outdated precedents.
- **Courtroom Conduct:** Maintaining decorum and truthfulness before judges.
- **Billing and Financial Dealings:** Ensuring transparency in fees and trust account management.
- **Technology and Confidentiality:** Safeguarding client data in the digital age.

The Role of Institutions

Bar Councils and legal regulatory bodies play a crucial role in promoting vigilance through:

- Mandatory continuing legal education.
- Codes of professional responsibility.
- Disciplinary mechanisms for ethical breaches.
- Awareness campaigns on legal ethics and duties.

Fostering a Culture of Vigilance

To cultivate vigilance, the profession must go beyond punitive measures. Mentorship, peer accountability, ethics workshops, and law school training all contribute to embedding vigilance as a professional value.

Vigilance is not a passive attribute—it is a proactive, dynamic quality that must be consciously cultivated. For legal professionals, it serves as both shield and compass: shielding the lawyer from unethical traps and guiding them toward honorable practice. In an era where public scrutiny of institutions is at an all-time high, vigilance is not optional—it is imperative.

Vigilance in the Legal profession with respect to a financial institution involves proactive approach in risk identification, regulatory compliances, fraud prevention and ethical oversight as they are the assigned with the responsibility of ensuring internal controls, support governance and collaborate across functions to protect the institution's operations in a complex regulated financial environment.

Summary of System Improvements made in FY 2024-25 by Loans & Advances Group

By LMS Department

- **Introduction of Complaint Management Module:** Customer Grievance redressal policy is placed in IREDA as per the RBI circulars issued from time to time. Further as per RBI Master Directions on NBFC – Scale Based Regulation issued on 19.10.2023, it is mandatory to disclose in its annual financial statements a Disclosure of Complaints received directly from the customers and from the offices of the Ombudsman.

Accordingly, to enable customers to lodge their complaints online, a complaint management module is introduced in Customer Portal of IREDA with the following objectives:

- To track complaints received from customers effectively.
 - To assist the concerned officers for timely resolutions of complaints.
 - To enable customers to escalate their unresolved complaints.
 - To enable IREDA to monitor the complaints received, resolved, rejected and pending in a timely manner.
 - To report the information about complaints to various authorities (internal & external) accurately.
- **Intimation of Latest Demand Due:** All the borrowers are served demand notices for the payment of installment amount (interest and/or principal amount) due atleast 7 days in advance before the due date. Further, to promote timely payments and to avoid any unintentional default by borrowers, the latest demand due from each borrower is now being displayed on the Customer Portal for the ease of borrowers.
 - **Compliance w.r.o. Penal Charges in Loan Accounts:** As per RBI circular DoR.MCS.REC.28/01.01.001/2023-24 dated August 18, 2023, RBI has instructed Regulated Entities (REs) that, Penalty, if charged for non-compliance of material terms and conditions of loan contract by the borrower shall be treated as ‘penal charges’ and shall not be levied in the form of ‘penal interest’ that is added to the rate of interest charged on the advances. Accordingly, there shall be no capitalization of penal charges i.e., no further interest computed on such charges. The due date for such compliance on fresh loans and existing loans was 01.04.2025 and 30.06.2025 respectively.

Earlier, the penal charges for noncompliance of the terms & conditions as per Loan Agreement was calculated & included in the interest amount due and as per the above mentioned circular, the Loans & Advances group in consultation with IT team made improvements in ERP to capture the penal charges separately instead of including in the Interest amount and thereby avoiding further interest computed on such penal charges.

Best Practices – Financing RE Projects

By Projects Department

Technical Appraisal Best Practices

1. Review of DPR.
2. Resource assessment of the project site, Energy yield, raw material assessment calculation for the Project.
3. Past experience of core promoters in the power sector.
4. Equipment supplier performance track record, performance guarantees etc.
5. Review of evacuation/ connectivity approval status.
6. Review of EPC /other contract, if any
7. Review of Power Purchase Agreement (PPA).
8. Review of the payment history of off taker for release of sale proceeds (Financial health of the proposed off taker/utility).
9. Review financial health/ external rating for group captive/open access off takers.
10. Review of the following
 - Schedule regarding the progress of the project
 - Assessment of Site conditions including site accessibility
 - Assessment and status of land acquisition for the project
 - Environmental & Social assessment.
 - Review of the state policy for the suitability of the proposed project
 - Review of necessary clearances/ approvals/consents/ undertakings from concerned authorities

Financial Appraisal Best Practices

1. Checks credit history/ creditworthiness of the customer, CIBIL Reports etc.
2. KYC details of the borrower and promoter companies, directors / promoter directors /guarantors
3. Review of External Credit Rating Reports from reputed credit rating agencies
4. Review of all Project investment costs and means of financing for the project
5. Assessment of rationality of Project Cost estimation – Invoices, Quotes etc.
6. Key revenue items for the business, what are the future cash flows?
7. Review of assumption on expenses taken for financial model and assessment of financial model.
8. Review of Movable and immovable assets, net worth certificates
9. Verification of the charge holding of the company with ROC/CERSAI.
10. Review of Financial Indicators such as:
 - **Net Present Value (NPV):** NPV is equal to the present value of all future free cash flows less the investment's initial outlay. It measures the net value of a project in today's terms.
 - **Internal Rate of Return (IRR):** IRR is the discount rate that equates the present value of a project's future net cash flows with the project's initial cash outlay.
 - **The Payback Period:** Number of years needed to recover the initial cash outlay of a capital budgeting project.

11. Review by internal Screening Committees/Credit Committees / Financial Concurrence, etc.

Others

1. Ensuring the documentation completion like signing of loan agreement etc.
2. Perfection of security
3. Regular Project site Inspection for assessment of physical progress at site.
4. Appointment of Lender's Engineer/ Concurrent Auditors etc. for monitoring
5. Monitoring of Trust & Retention Account (TRA) for power generation receivables
Mitigating Revenue Diversion Risk
6. Performance Monitoring

Major important documents to be referred to:

- a) Annual reports of the company / sponsor, parent company.
- b) Detailed Project Report (DPR), Resource Assessment Report, PVSyst Report, etc.
- c) Networth certificates are issued by registered chartered accountants with UDIN Number, etc.
- d) Copy of Power Purchase Agreements, EPC Contracts, Resource assessment reports (past history of data, generation, etc.).
- e) CIBIL Reports.
- f) Memorandum of Association (MoA) - defines a company's scope, objectives, and powers for external relations
- g) Articles of Association (AoA) - define internal bylaws and rules governing the company's day-to-day management and relationships among members and directors.
- h) Statutory approvals required to set up project (like, techno-economic approval from the Central Electricity Authority (CEA) or concerned SNA / agency, Land Use Permits from local authorities, Environmental Clearances from the State Pollution Control Board, Grid Connectivity Approval from the DISCOM, Power Purchase Agreement, Electrical Inspectorate Approval, registration with the State Nodal Agency, forest clearance, public hearing approvals, etc.

By proper assessment of above parameters, the Appraisal Officer will certainly be in a position to conduct a successful Project appraisal, and it could help in minimizing project failures and other associated risks.

DO's and DON'T's for Immovable Annual Property Return

By HR Department

In accordance with the Conduct, Discipline and Appeal Rules of IREDA and in line with the guidelines issued by the Central Vigilance Commission (CVC), every employee, including Board Level Executives, is required to submit an Annual Property Statement / Return of Assets and Liabilities at the beginning of each Calendar Year. This declaration is valid for a period of one year — from January to December — and serves as a key instrument in maintaining transparency, integrity, and accountability within the organization.

To facilitate compliance, IREDA has implemented an online workflow application, which becomes active every year from 1st January to 31st January. Employees are expected to complete and submit their Annual Property Return through this system within the stipulated timeframe.

The following section provides a comprehensive list of DO's and DON'Ts to guide employees in accurately and completely filling out the Immovable Annual Property Return (APR) form.

S.No.	DO's	DON'T's
1.	Details/ Description of Property and its Location (House/ Building/ Land No.): ☒ Mention complete address, including plot/house number, street, locality, city, state, and PIN code --- <i>exactly as mentioned in the property document</i> ☒ Clearly specify type of property: Residential/ Commercial/ Agricultural/Industrial. ☒ If jointly held, mention all co-owners with their names and relationships and % share.	Details/ Description of Property and its Location (House/ Building/ Land No.): ☒ Don't write vague descriptions (eg.- "a house in Delhi"). ☒ Don't omit flat or plot numbers or any other identification number of the property.
2.	Size of Property/ Land:- ☒ Specify exact area in standard units (sq. ft., sq. m., acres, etc.). ☒ Mention built-up area separately if available/ applicable.	Size of Property/ Land:- ☒ Don't guess or round off the area without basis – use exact figures from documents. ☒ Avoid mixing units (e.g., sq. yd. and sq. ft.).
3.	If Not in Own Name, State in Whose Name Held & Relationship to Employee:- ☒ Clearly state full name of the title holder(s). ☒ Specify the relationship (e.g., spouse, father, mother, son, daughter etc.).	If Not in Own Name, State in Whose Name Held & Relationship to Employee:- ☒ Don't hide property held in the name of spouse or dependent family members.

		✗ Don't misrepresent ownership or relationship.
4.	How and When Acquired Property ✓ Mention date of acquisition. ✓ Clearly state the mode of acquisition: Purchase/ Inheritance/ Gift/ Allotment etc.	How and When Acquired Property ✗ Don't leave the acquisition year blank or approximate (e.g., "around 2018"). ✗ Don't use ambiguous terms like "got it somehow" – always mention the mode.
5.	Details of Acquiring Property (Will/ Gift Deed/ Transfer/ DDA/ GDA/ Builder/ Any Other Agency/ Year of Purchase):- ✓ Mention document name: Sale deed, gift deed, will, allotment letter, etc. ✓ Clearly name the agency/developer (DDA, GDA, Builder etc). ✓ Include year of registration or possession.	Details of Acquiring Property (Will/ Gift Deed/ Transfer/ DDA/ GDA/ Builder/ Any Other Agency/ Year of Purchase):- ✗ Don't mention only "builder" or "agency" without naming them clearly. ✗ Don't write vague entries like "acquired through deal" or "from a person". ✗ Don't skip the mode of acquisition. ✗ Don't mention "verbal agreement" or "family arrangement" without legal documents.
6.	Breakup of Source of Funds:- ✓ Provide breakup of all sources of funds, viz.: ○ Salary savings ○ Bank/ FI loans (mention name of bank/FI, sanction date, and amount) ○ Interest-free loan from relatives (mention name and relation) ○ Any other source ✓ Keep supporting documents ready (loan sanction letters, bank statements, etc.). ✓ Ensure sources match with your income and liabilities declared in ITR or other official/ legal records.	Breakup of Source of Funds:- ✗ Don't club all under "savings" without breakup. ✗ Don't hide loans or financial help from others.
7.	Value of Property:- ✓ Mention the original purchase value at the time of acquisition.	Value of Property:- ✗ Don't exaggerate or undervalue the property.

	☒ For inherited/gifted property, mention valuation at time of transfer and current value if available. ☒ If the property is jointly held, mention your share and corresponding value.	
8.	Total Annual Income from the Property:- ☒ Report any rental income, lease earnings, or agricultural income etc. ☒ If no income, mention “Self-occupied / No income”. ☒ Ensure consistency with your income tax returns (ITR).	Total Annual Income from the Property:- ☒ Don’t leave this field blank – even “Nil” or “Self-occupied” must be stated. ☒ Don’t hide rental income to evade taxes or scrutiny.
9.	Remarks:- ☒ Use this section to clarify any special Circumstances (eg.- Under litigation, Property under joint family, Property disposed within the year etc.). ☒ Keep it brief, factual, and relevant.	Remarks:- ☒ Don’t use this field to express opinions or unnecessary personal remarks. ☒ Don’t leave the field blank if there’s an unusual or pending issue needing clarification.
10.	General:- ☒ Ensure consistency with documentary evidence. ☒ Keep copies of all supporting documents – sale deeds, loan papers, gift deeds, etc. ☒ SUBMIT ON OR BEFORE THE EXPIRY OF DUE DATE.	General:- ☒ Don’t delay submission. ☒ Don’t submit incomplete forms. ☒ Don’t use abbreviations or acronyms unless officially known (e.g., DDA, GDA).

“सतर्कता में सत्यनिष्ठा का महत्व”

“Importance of Integrity in Vigilance”



Sarabjit Kaur
Senior Manager (HR)

शासन में सत्यनिष्ठा का मतलब प्रकृति के अंदर मजबूत नैतिक मापदण्डों से है। जैसी की इमानदारी, जवाबदेही, अखंडता और करुणा। किसी भी व्यक्ति की सत्यनिष्ठा का स्थायी प्रतिबिम्ब उसकी सोच, बात और कार्य से ज्ञात होता है।

If we talk about Government machinery, Integrity refers to the use of strong moral standards in the administration process.

Not only integrity is beneficial on individual levels, but it has wonderful effects on society and nation as well.

Since as public servants, we have to be more accountable and responsible towards our national duties, we need to be more vigilant about ensuring the culture of integrity at our workplace as well.

Culture of integrity is true foundation of a nation's prosperity. It leads to good governance, economic growth, social cohesion and innovation.

Some ways to promote a culture of integrity can be prioritizing integrity in education, ethical leadership exemplifying trust and confidence, working together to eradicate corruption and encouraging citizens to be vigilant.

***“To give real service, we must add something which nobody can buy or measure with money,
and that is sincerity and integrity”***

Ethical AI in Finance: Protecting Trust in a Digital Age



Piyush Agarwal
Manager (F & A)

Artificial intelligence has quickly become a major part of our financial lives. Now, computer programs decide who gets a loan, check for risks, help follow rules, and offer credit to people who might not have qualified before. Tasks that took weeks can now be finished in minutes. This is impressive, but it also raises an important question: as machines make more financial decisions, how do we make sure they are fair, transparent, and honest? After all, money relies on trust. The numbers might be exact, but behind those numbers is something deeper—a belief in integrity, fairness and honesty from financial institutions. AI can help strengthen this trust, but if used wrongly, it can weaken it, too.

AI's benefits in finance are easy to see. For example, automated systems can check regulations much faster than people, which means experts can focus on bigger decisions instead of routine work. This makes their work more meaningful and allows them to exercise integrity and judgment in areas that truly require human oversight. AI can also help more people get access to credit. Older credit systems often excluded people without many financial records. But by looking at things like mobile phone bills or utility payments, AI can help people and small businesses get loans they wouldn't have gotten otherwise, supporting fairness and transparency in lending. In this way, technology acts like a bridge, opening doors for more people. Plus, AI can study large amounts of data very quickly and spot patterns that human eyes might miss, leading to better decisions for both institutions and customers.

However, these new opportunities also bring risks. AI can only be fair if the information it uses to learn is fair. If old data includes bias, AI might make unfair choices in the future. Sometimes, a decision might seem fair at first, but if we don't understand how the computer reached that decision, hidden unfairness might still exist. There's also the problem of accountability. Relying too much on computer predictions can be risky because not even advanced AI can predict everything. Mistakes and surprises can still happen which is why vigilance and auditing are key to maintaining honesty and fairness in AI-driven finance.

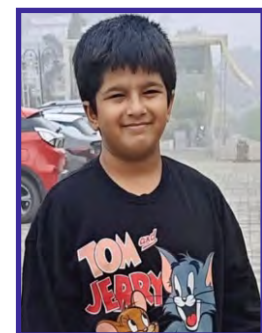
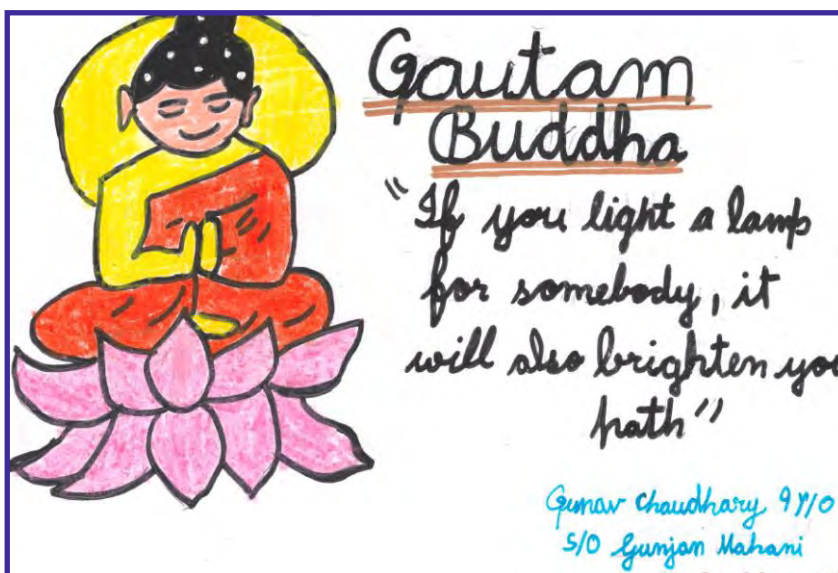
Another challenge is the “**black box**” issue — many AI systems are so complex that it's hard to explain why they make certain choices. In finance, where clarity and transparency are necessary, this lack of transparency is a big concern. However, the solution is not to stop using

Another challenge is the “**black box**” issue — many AI systems are so complex that it’s hard to explain why they make certain choices. In finance, where clarity and transparency are necessary, this lack of transparency is a big concern. However, the solution is not to stop using technology, but to make sure it follows the same values that have always mattered in finance: integrity, honesty, responsibility, and vigilance. Being honest means clearly saying what AI can and can’t do. Institutions must admit that while AI can help make better decisions, it can’t remove all risks. Responsibility means humans should always have the final say. Computers should help people, but the blame or praise for a decision must stay with humans. Vigilance means we must check AI systems often, just like we audit financial accounts, to make sure they are fair, transparent, and still match our values.

“AI can analyze numbers; only humans can uphold values.”

Building ethical AI is not just for technology or IT experts. Regulators, management, auditors, employees, and even borrowers all have their roles to play. The financial services industry has always depended on shared responsibilities. AI doesn’t change this; it makes it even more important. Today, AI is becoming a normal part of finance. If used correctly, it can offer more chances to more people, make work faster, and bring more people into the system. But these good results will only last if we stay committed to strong ethics — integrity, transparency, honesty, and responsibility. In the end, trust is still the heart of finance. New technology may change how things are done, but values like honesty, integrity, and vigilance must always remain.

“The future of finance depends not only on what AI can do, but on what we choose to do with AI.”



Drawing by Master Gunav Chaudhary, S/o. Gunjan Mahani

Vigilance: Our Shared Responsibility



Rohit Khatri
Manager (Projects)

“The negligence of a few could easily send a ship to the bottom, but with the whole-hearted cooperation of all on board, she could be safely brought to the port” - Sardar Vallabhbhai Patel

Vigilance is not merely a department or a function of an organization - it is the lifeblood of ethical governance and organizational health. It forms the very foundation upon which trust, transparency, and accountability stand. Being a public sector organization which reflects and inspires others with our corporate governance, vigilance plays a pivotal role in ensuring that our activities are conducted with integrity, that public resources are safeguarded, and that fairness is maintained at every step.

The Essence of Vigilance:

At its core, vigilance means being constantly alert and aware - not only to detect wrongdoing but to prevent it before it occurs. It requires an active mindset among all employees, where every individual understands their role in developing and adhering to robust processes, identifying risks, questioning irregularities, and adhering to ethical standards.

Vigilance can be viewed as a multi-layered approach encompassing four critical dimensions:

- **Preventive Vigilance:** By focusing on process improvements, rule simplification, and robust procedures and manuals, preventive vigilance addresses vulnerabilities proactively. This includes organizing vigilance awareness campaigns, rotating employees in sensitive roles, using technology to monitor key operations, and ensuring transparent procedures to reduce opportunities for fraud or negligence.

- **Detective Vigilance:** When irregularities occur despite preventive measures, detective vigilance springs into action. Prompt identification through complaint management, audits, and inspections allows timely investigation, minimizing damage to the performance and reputation of the firm and other stakeholders associated with the firm.

- **Punitive Vigilance:** Accountability is vital. Once misconduct is established, punitive vigilance ensures fair but firm inquiry and disciplinary or legal action to uphold organizational integrity and deter future violations.
- **Corrective Vigilance:** Learning from each incident is essential. Corrective vigilance addresses root causes by updating policies, strengthening systems, and closing loopholes so that irregularities are not repeated.

Why Vigilance Matters to all of us?

While vigilance departments and officers provide guidance and enforcement, the success of vigilance depends on collective ownership. Each official of the company contributes to this ecosystem. Awareness, transparency, and ethical conduct at every level prevent small lapses from becoming systemic failures.

Preventive vigilance, in particular, depends on this collective commitment. When everyone actively participates in monitoring processes, questioning deviations, and reporting suspicious activity, the organization builds a robust defense against corruption and misconduct.

Our Role in Vigilance

A vigilant culture leads to enhanced operational efficiency, reduced financial losses, and improved public image. It safeguards not only assets but also the dignity and reputation of every individual and the organization as a whole. Moreover, a transparent and accountable work environment fosters employee morale, trust, and mutual respect.

IREDA, as a pioneer in financing renewable energy projects in India, has also been a frontrunner in aligning itself with high standards of transparency, accountability, and ethical business practices. This has been possible through efforts of the top leadership and vigilance department, which inspires us to come together and further enhance the corporate governance, ensuring that IREDA not only finances a greener tomorrow but also builds it on the firm foundation of integrity and trust.

Best Practices of Vigilance: How we can contribute?

To strengthen vigilance as a shared responsibility, we must:

- **Understand Policies and Procedures:** Regularly familiarize ourselves with organizational rules, ethical guidelines, and vigilance protocols.
- **Be Proactive:** Stay alert to irregularities or inefficiencies in our work area. Raise concerns or seek clarifications when processes seem unclear or deviating from standards.
- **Maintain Transparency:** Document and report activities honestly and accurately. Avoid conflicts of interest and declare any relationships or circumstances that could influence our decisions.
- **Practice Ethical Decision-Making:** Make our choices on integrity and fairness, even when faced with pressure or difficult circumstances.

- **Report Misconduct:** Use designated channels confidentially to report suspicious activities, fraud, or unethical behavior.
- **Participate in Training:** Engage actively in vigilance awareness programs and workshops to stay updated on latest practices, tools, and organizational processes.
- **Encourage a Culture of Openness:** Foster a work environment where all of us feel comfortable discussing concerns without fear of retaliation.
- **Use Technology Wisely:** Adhere to IT security protocols and use organizational systems responsibly to prevent data breaches or misuse.

Let us choose to act, to uphold integrity, and to make vigilance truly our shared responsibility.

“The world is a dangerous place, not because of those who do evil, but because of those who look on and do nothing” – Albert Einstein



The Rippling Effect of Corruption in a Growing Economy



Shubham Singh
Executive Trainee (Projects)

Recently, I had my first site visit to a solar plant as an IREDA Officer. It was a warm afternoon in Rajasthan when I travelled to a remote village where a solar power project construction was underway. As our vehicle passed along various towns and villages on the way I couldn't help but compare the scene around me to the glass towers of Delhi that I had left behind that morning. In the capital, there are ample high-rise buildings, highways, schools, colleges, hospitals and high-tech offices. Here, in this village, these facilities were limited if not absent. One could see very few educational institutions and a single look can confirm that they lack necessary infrastructure for a quality education. A similar story was that of hospitals and even major government offices. The contrast was stark, and the reason, I realized, was not merely geography but also corruption.

On paper, millions had been allocated to bring development to these households. In reality, much of it is dissolved long before reaching the ground. By the time funds trickled down to the last mile, what remained was barely enough. The projects existed, but only in spirit.

This story is not unique and can be seen across India. Many developmental projects which were meant to showcase a rising India, became infamous for corruption. Similarly, reports on rural road schemes under the Pradhan Mantri Gram Sadak Yojana often highlight how contractors cut corners and roads that should last year's crumble within months. As per CAG report, in some states up to 40% of infrastructure project budgets are lost to corruption.

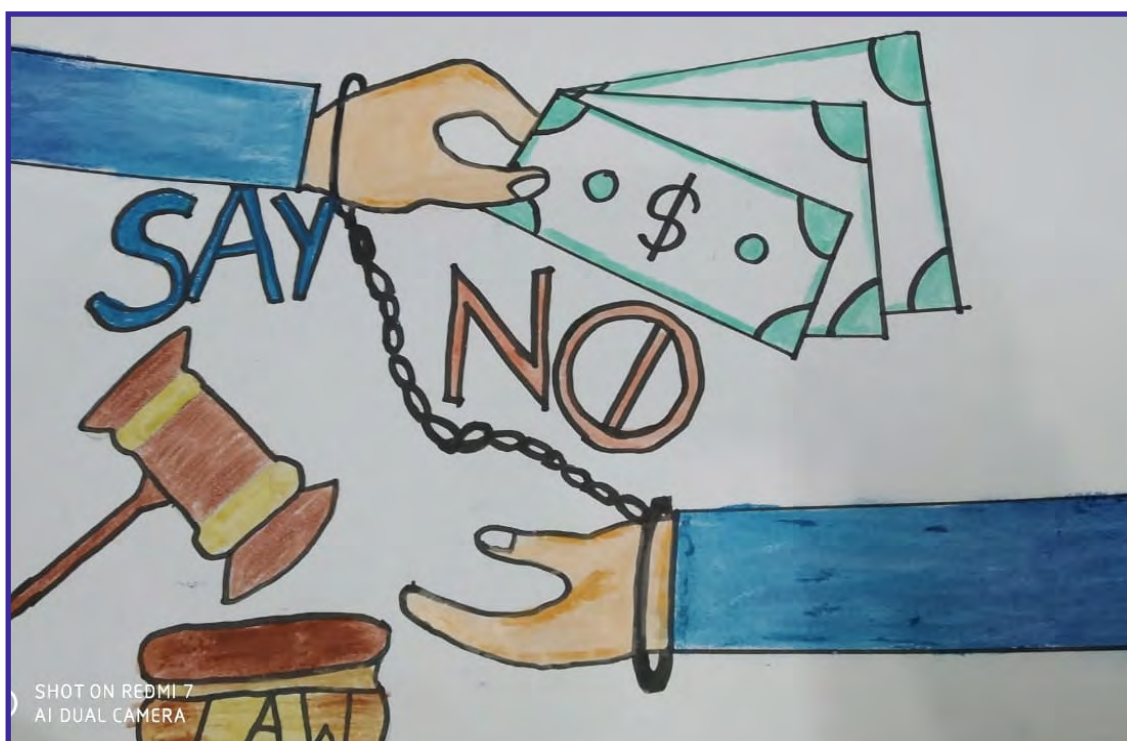
For businesses and investors, corruption premium means higher risk and higher costs. Studies show that corruption leads to stalled projects, GDP loss and reduced foreign direct investment. For smaller enterprises, it is even worse. MSMEs, which should be the engines of employment and innovation, often find credit blocked unless they are willing to "manage" the system. In a country aspiring to be a \$5 trillion economy, this chokehold of corruption is devastating.

Even at very grassroot level corruption causes delays in issue of relevant documents and thereby excluding the needy from the beneficiary list. Many cases have been where a poor household lost the life of an only earning member because they could not pay the '*hospital babu's premium*' for the treatment. Each case chips away at trust in institutions and widens the divide between Delhi's skyscrapers and Rajasthan's and all other remote villages. Poor

governance feeds corruption, corruption weakens governance, and the cycle continues causing a rippling effect of misfortune and disaster especially in a growing economy like India.

Yet, there are rays of hope. Technology driven solutions, direct benefit transfers, faceless procurement and disbursement and SMART Governance are beginning to close leakages. From what I learned about the process at IREDA, project finance today increasingly includes due diligence and stricter accountability measures. Self-vigilance is vital in curbing corruption by promoting transparency, accountability, and ethical practices. While CVC sets systemic checks, individuals must support by refusing bribes, reporting irregularities, and fostering integrity in daily actions. Together systemic and personal responsibility will strengthen the fight against corruption.

After my visit to that Rajasthan village, I understood corruption not just as a financial inefficiency but as a menace for the growth and development of India. For a growing economy, corruption is not just about missing money, it is about missing futures. And that is a price we can no longer afford to pay.



The Real Success

Now a days, the pursuit of a being is for materialistic things which often leads to confusion and wrong means to achieve it. The pursuit of these things is driven by feeling of superiority which never get satiated. It's like running in different directions for different goals, with new goals automatically created once, one is accomplished. This tendency shakes the integrity of a person who succumbs to unethical means.



Sweta Gupta
Dy GM, EAD



Contrary to above, if a person has one aim of having a purposeful life, he is guided towards his goal by the virtues which create a bigger impact on larger section of society, fostering personal growth and leaving behind a sense of satisfaction, ecstatic and worth of being a being.

The real growth and success can be attributed to having a purposeful life

Smart Vigilance: Harnessing Technology for a Corruption-Free Future



Shyam Shankaran R
Manager (Projects)

India's public sector organizations are tasked with accelerating the national vision for sustainable development. Corruption continues to be one of the biggest barriers to India's development and good governance. It undermines trust in institutions, discourages investments, and deprives citizens of essential public services. While legislation, institutions, and awareness campaigns have laid important groundwork, technology has emerged as the most powerful tool in fighting corruption in the 21st century. With smart vigilance systems supported by digital platforms, artificial intelligence, blockchain, and citizen-centric innovations, India has the opportunity to leapfrog into a corruption-free future.

The Promise of Smart Vigilance

Traditional vigilance systems in India have largely relied on audits, physical surveillance, and reporting mechanisms. Although these methods contribute to accountability, they are often limited by bureaucratic delays, human bias, and lack of real-time responsiveness. Smart vigilance integrates technology into this framework, enabling:

- **Transparency:** Ensuring processes are open and accessible for audit trails.
- **Automation:** Reducing human intervention in sensitive tasks and minimizing opportunities for bribery.
- **Predictive Monitoring:** Using data analytics to detect unusual patterns that may signal corruption.
- **Citizen Empowerment:** Allowing the public to participate in oversight through digital grievance and feedback platforms.

By moving from reactive systems to proactive, technology-led vigilance strategies, corruption can be detected and prevented at the source.

Global Best Practices

Several nations across the globe have set powerful examples by leveraging technology to enhance vigilance and curb corruption. Estonia, for instance, has built its public sector on blockchain-secured government services and digital identity systems, which have significantly minimized the risk of data tampering and reduced fraud. In South Korea, online citizen audit platforms allow individuals to anonymously report misconduct, encouraging public participation and effective oversight. Brazil's real-time "Portal da Transparência" portal

empowers citizens to track government expenditures as they happen, creating an unprecedented level of fiscal transparency. Singapore's e-procurement systems, fortified with AI-driven fraud detection, streamline public procurement while proactively identifying irregularities. Meanwhile, Sweden's use of blockchain for land registry has set a benchmark for preventing property-related fraud.

Collectively, these models demonstrate how the combined forces of transparency, automation, and citizen engagement can drastically reduce corruption, making governance more trustworthy and efficient.

Smart Vigilance: Innovative strategies for Indian Context

India can leverage unique, innovative methods of smart vigilance that are finely tuned to its governance landscape, going beyond mere adoption of global best practices. Some promising strategies include:

1. **Digital Vigilance Bots:** Develop AI-powered vigilance bots that automatically scan government transactions, contracts, and payments in real time.
2. **Corruption Heat Maps via Crowd-Sourcing:** A national mobile app could allow citizens to anonymously report demands for bribes, delays, or harassment. Aggregating this data would generate real-time "corruption heat maps," highlighting sectors or offices with high complaints. The government could then investigate problem areas directly.
3. **Smart CCTV and IoT Vigilance:** AI-driven facial recognition or behavior analysis could detect suspicious employee behavior, such as unnecessary interactions with applicants.
4. **Green Vigilance:** AI tools monitoring emissions, renewable energy credits, and sustainability metrics ensuring environmental accountability alongside governance transparency.
5. **VR-Based Ethics Training:** Immersive training modules for employees and officials to experience and handle real-life ethical dilemmas, strengthening their integrity mindset.
6. **Digital Whistleblower Hotlines with Anonymity Protection:** Using end-to-end encryption and decentralized storage, employees and citizens could report wrongdoing securely, knowing their identity is protected by law and technology.
7. **Integrity Scorecards for PSUs:** Inspired by South Korea, Indian public sector units can be rated annually on transparency and ethics, with scores made public to spur competition and improvement.
8. **E-Auditing & Smart Compliance Portals:** Mandatory e-audits for public-sector projects with AI verification can instantly flag financial discrepancies or procedural lapses, reducing human dependency and bias.
9. **Smart Contract Systems for Government Procurement:** All tenders and contracts can be executed via smart contracts on blockchain, ensuring conditions are automatically enforced and payments released only when milestones are verified.

Collectively, these innovations represent a comprehensive, technology-driven strategy tailored to the specific challenges and opportunities of India's governance ecosystem.

Roadmap for India's Corruption-Free Future

To realize the vision of smart vigilance and build a corruption-free India, a comprehensive and integrated policy framework is vital. Central to this is establishing a National Smart Vigilance Architecture that seamlessly incorporates blockchain, artificial intelligence, and Internet of Things (IoT) technologies across government departments. This unified system will enable secure, tamper-proof oversight and facilitate real-time data sharing. Alongside this, incentivizing startups and academic institutions to develop affordable, innovative transparency tools will promote indigenous solutions tailored to India's needs.

It is equally critical to fortify data protection and whistle-blower protection frameworks, empowering citizens and employees to speak up without fear and protecting sensitive information from misuse.

A key enabler for the widespread adoption of Smart Vigilance is the implementation of nationwide digital-literacy and vigilance-awareness initiatives designed to engage and empower citizens. Launching pilot projects, such as blockchain-based procurement, AI-powered anomaly detection, and digital grievance redressal platforms can demonstrate practical value, building momentum for sector-wide deployment. Also, within organizations, setting clear internal KPIs to regularly assess the impact of new technologies on corruption reduction is essential for continuous improvement.

Strategic collaboration with technology partners and leading academic institutions will help tailor global best practices to Indian realities, while periodic stakeholder workshops can align technical upgrades with ongoing staff training and support necessary cultural transformation.

Collectively, these measures will anchor India's journey toward transparent, technology-driven governance, creating public value and restoring institutional trust.

Balancing Technology with Ethics and Rights

While technology offers powerful tools to combat corruption, its implementation must be approached with great caution to avoid unintended consequences such as misuse, privacy violations, and surveillance overreach. Robust safeguards are essential to ensure these technologies serve public interest without infringing on individual rights. This includes comprehensive data privacy laws that protect citizens' personal information from unauthorized access, alongside independent bodies that monitor and audit digital systems for fairness, transparency, and security. Moreover, citizen consent must be embedded within technological frameworks, ensuring that individuals are informed and voluntarily participate in digital governance processes.

Importantly, technology itself is not a silver bullet for eliminating corruption. It is only one component of a broader ecosystem that requires ethical leadership, strong and impartial institutions, and an engaged, vigilant society. Therefore, to be truly effective, technology must complement human integrity, sound policies, and civic awareness, fostering a culture of accountability at all levels of government and society. Only through this holistic approach can technology realize its full potential as a catalyst for cleaner, more transparent governance.

Conclusion

Smart vigilance through technology is not merely about digitization but about reimagining the fight against corruption in India. By ensuring transparency, automating sensitive processes, analysing data intelligently, and empowering citizens, technology provides the most effective weapon against misuse of power.

By combining technology and citizen participation with a strong culture of ethics, India can drastically reduce corruption and improve public service delivery. A corruption-free India is not just a moral aspiration, it is a technological possibility. Smart vigilance will ensure that every rupee meant for public welfare truly reaches its destination, building trust in governance and creating a stronger foundation for inclusive development.

For an organization like IREDA, embracing these ideas means embedding transparency in renewable energy financing, project monitoring, and employee practices. By doing so, IREDA can set a benchmark for how public sector institutions in India can leverage technology to build a corruption-free, transparent, and responsible future.

Together — as vigilant citizens and employees — we can ensure that “Vigilance: Our Shared Responsibility” becomes not just a theme, but a lived reality.

“Transparency Through Technology, Trust Through Action”



Drawing by Ms. Adita Dubey, D/o. Amit Dubey

The Pillars of a Strong Society: Honesty, Integrity, and Transparency



Hajari Lal
Protocol Officer

In today's world, the values of **honesty**, **integrity**, and **transparency** are essential for building trust and fostering accountability. These principles form the foundation of a strong and responsible society, whether in personal relationships, professional environments, or organizational practices.

Honesty is the cornerstone of trust. When we are honest, we create an environment where open communication thrives. In organizations, honest feedback and transparency in communication help identify issues and drive improvements. Employees feel secure to express their thoughts, leading to better collaboration and innovation.

Integrity, on the other hand, means doing the right thing even when no one is watching. It is the commitment to ethical conduct, no matter the challenges. A person or organization with integrity consistently aligns actions with values, ensuring respect and trust from others.

Transparency is the practice of being open and clear in our actions and decisions. In a transparent environment, people are informed and held accountable for their actions. This openness helps reduce misunderstandings and promotes fairness, making it harder for unethical practices to take root.

Together, these values create a culture of vigilance where individuals actively work to maintain ethics, report irregularities, and advocate for fairness. By embracing honesty, integrity, and transparency, we not only build strong organizations but also contribute to a just and ethical society.

Integrity: The cornerstone of financial stewardship in PSU's



Sakshi Shaw
ET (F&A)

Integrity — a guiding flame, In IREDA's work, it earns its name.

Rooted deeply in every choice,
It shapes each action, every voice.
Beyond the numbers, plans, and charts,
It lives in teams and honest hearts.
A chartered lens, precise and clear,
Keeps ethics firm, and purpose near.
In funding green, in driving light,
We stand for what is fair and right.
No hidden terms, no shady deals —
Just open work and thoughtful wheels.
From first appraisal to funds released,
Integrity ensures trust is increased.
Each rupee lent, each loan reviewed,
Upholds the good of public use.
Where finance meets sustainability,
Integrity builds credibility.
It keeps us grounded, leads us far —
Like wind and sun, our guiding star.
We are custodians, proud and fair,
Of green growth and public care.

In audits, systems, and reviews,
Integrity shapes what we choose.
Not just compliance for a name,
But a future we're proud to claim.

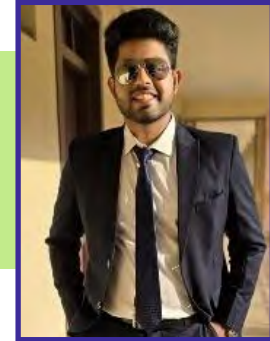
Through shifting trends and fiscal strain, Integrity helps us stay humane.

A quiet force in all we do,
It helps our mission to stay true.
So as we work with pride and pace,
Integrity leads with steady grace.

And in the light IREDA shares, Once IREDA Always IREDA- because we care.



Preventive Vigilance: Stopping Problems Before They Start



Abhi Uday Pandey
ET (Projects)

Most people don't think about vigilance until something goes wrong. It often feels like red tape, extra steps, or a system waiting to catch mistakes. But that's a narrow view. The truth is, vigilance is more like the dash cam in your car. You don't notice it while you're driving, it doesn't interfere with your journey, yet the moment something unexpected happens, it becomes your proof and your protection. In the same way, vigilance is not designed to hold people back but to give them confidence. For those who act with honesty, it ensures that their work is supported and that if lapses occur, the system is strong enough to protect them.

The problem is that vigilance rarely gets credit for this role. People usually connect it with red tape, long approvals, and the fear of being dragged into scrutiny. Since vigilance comes into the picture only when something goes wrong, it often looks like a problem in itself. The more cases reported, the more broken the system appears, which makes people see vigilance with suspicion rather than trust.

But we live in a digital world where this outlook cannot continue. Technology has changed how we work, removing repetition and making processes faster. Yet the same progress has created smarter fraud. Financial crimes evolve daily, like opponents in a race who upgrade their skills every step of the way. If vigilance does not keep pace, it will always remain one step behind. That is why tech-driven vigilance is no longer optional. It is the key to survival.

But the question is, is that enough? Not quite. If technology alone could solve the problem, then the top tech firms would have been free of scams and frauds by now. Yet that is not the case. Even the most advanced tools have failed when scams managed to slip through. What really makes vigilance strong is not just software, but the way it is supported by governance and collaboration. When departments cross-check each other and accountability is shared, oversight becomes credible. Much like a CCTV camera reduces wrongdoing simply by being present, preventive vigilance works by reminding people that responsibility is collective and transparent.

This is why punishment-first thinking doesn't really work. Big penalties might look tough on paper, but if the chances of being caught are slim, they don't change behaviour. People are not afraid of the size of the stick, they're afraid of how likely it is to land. What truly shifts the balance is certainty. When detection is strong, when risks are anticipated, and when problems are stopped before they spread, misconduct loses its appeal. That is the essence of preventive vigilance - creating an environment where wrongdoing feels pointless because it will almost surely be caught.

Culture, however, is where everything truly comes together. Rules alone will not inspire people if leaders don't live by them. Employees will not respect vigilance if they believe management is only out to catch them or punish them. In such a trustless environment, even the best policies fail. For employees to give their best, the company must show that it cares for their welfare. Only then can employees return the favour with loyalty, aligning their personal goals with those of the organization and promoting good corporate governance. True goodness should ideally come from within, but that is rarely practical in real-world settings. If employees are not supported, rewarded, or trusted, there is little chance they will work with full focus, integrity, and honesty.

So how can organizations build a vigilant framework that works? A few things are essential.

First, tech-based solutions are needed so that you are not always playing catch-up but staying ahead of evolving fraud. That also means understanding the criminal mindset, studying the modus operandi, and using predictive tools to crack it.

Second, detection must be prioritized over punishment. Penalties without strong detection achieve very little, but a higher certainty of being caught prevents misconduct from taking root.

Third, oversight should follow a democratic approach, where departments work together in synergy, making the system transparent and keeping each other in check.

And finally, **Fourth**, vigilance must learn dynamically, with SOPs built not only on past failures but on real-time risk calculations. And above all, corporate governance must put employee welfare at the center, because only when people feel valued will they return loyalty and integrity to the organization.

The ultimate success of vigilance is not about piling on more checks. It is about building a culture where prevention is natural, accountability is shared, and the system quietly safeguards trust in the background, like the dash cam that is always there but rarely needed.

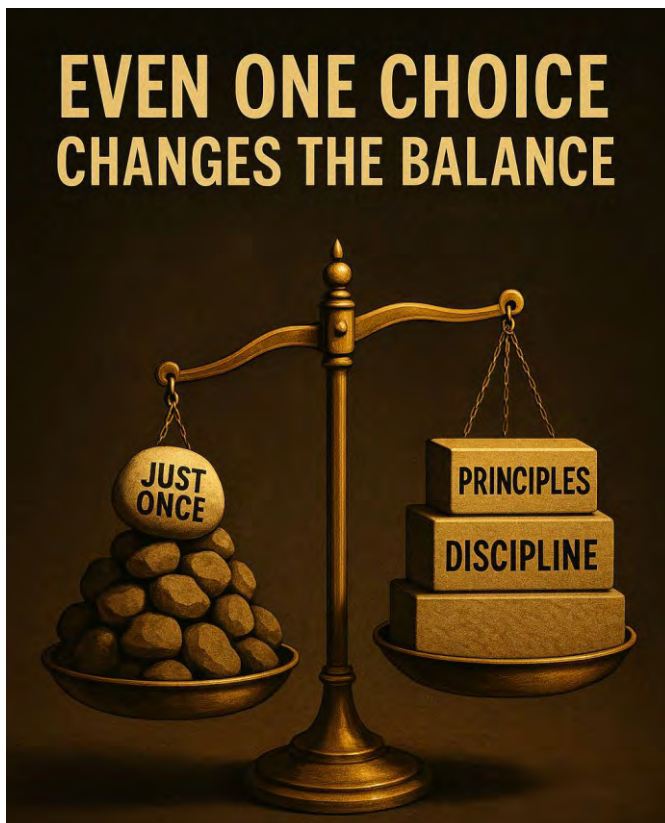
So, is vigilance a burden? Only when it is misunderstood. Done right, it becomes the backbone of trust, protecting honesty, discouraging the dishonest, and helping organizations move forward faster, safer, and stronger in a fast-changing digital world.

Ethics: not what we profess in public, but what we practice in private.



Simran Kaur
D/O Joginder Kaur

Ethics is not a subject reserved for philosophers or lawmakers. It is not confined to the halls of government, the courts of justice, or the codes of corporations. Ethics begins in the everyday. It begins at the dinner table, in how we speak to our children, in how we respond to the neighbour who wrongs us, in whether we honour the promises no one else remembers we made.



Every act, every silence, every compromise is a decision. Circumstances may change, society may force, but ultimately the direction we take is our choice. And hence what we become and what we want our society to be is our choice.

One of the fine writings *How Will You Measure Your Life?* by Clayton Christensen, a Harvard professor, told his students that the most dangerous words in ethics are “just this once.” The temptation to bend principles for convenience always seems small in the moment. Yet those small deviations together reshape the long-standing character of a person. He insisted that it is easier to hold your principles 100% of the time than 98%. Because at 98%, you leave a door open for excuses, and excuses multiply. That

single allowance becomes a pattern, and the pattern becomes your life.

This is not abstract theory. It is the story of countless leaders, families, and nations. The executive who manipulates numbers once to “smooth over a bad quarter” becomes the executive who leads an Enron. The politician who allows one small injustice to pass “because the system is too big to change,” or the parent who tells a child “it doesn’t matter this time,” becomes the model for a generation that cannot tell right from wrong. On this note, Ashoka

Mody, in *A More Broken India*, describes that when enough people justify dishonesty because “everyone does it,” corruption becomes culture.

That is why ethics start at home. Home is the first school of integrity. It is where children learn whether truth is sacred or negotiable, whether promises bind or bend, whether respect is earned by power or by dignity. Families, like companies, develop cultures. Society often tempts us to believe otherwise. We are told that corruption is inevitable, that dishonesty is necessary, that injustice is too big to fight. Cultures heal when individuals refuse to surrender their values.

As the Guru Granth Sahib reminds us:

“ਸਚਹੁ ਓਰੈ ਸਭੁ ਕੇ ਉਪਰਿ ਸਚੁ ਆਚਾਰੁ ॥”

“सचहु औरै सभु को उपरि सचु आचारु ॥

“Truth is high, but higher still is truthful living.”

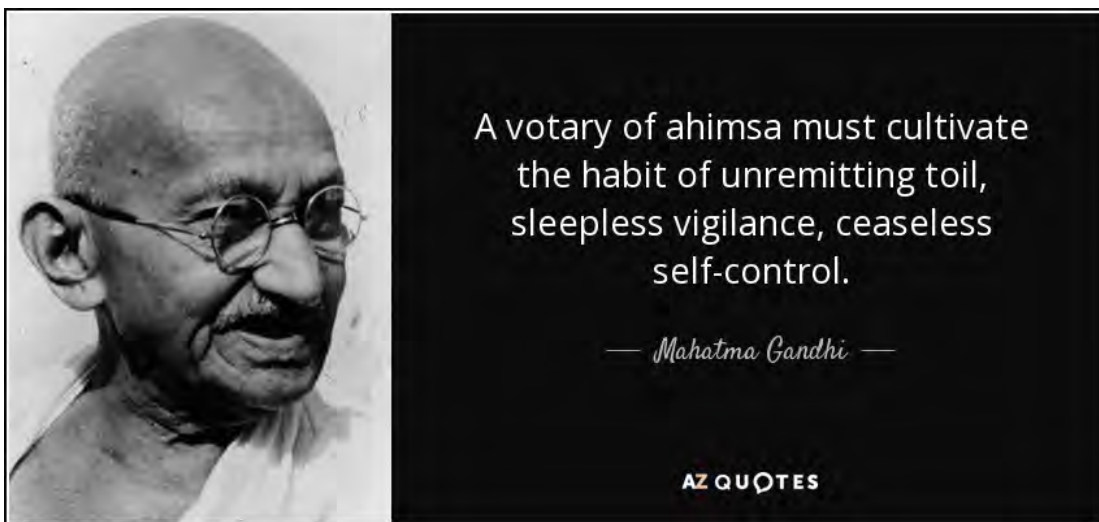
This does not mean circumstances do not matter. Poverty, inequality, and injustice are real and pressing. But even within them, the power of choice remains. People in the harshest conditions have chosen to be honest, to protect others, to uphold dignity when it cost them dearly. Viktor Frankl, in the concentration camps, wrote that the last of human freedoms is the ability to choose one’s attitude in any circumstance.

Ethics begin in the heart, are practiced at home, and ripple outward into society. A culture of honesty cannot be legislated into existence; it must be lived into existence. A nation does not become corrupt because laws fail; it becomes corrupt because citizens tolerate small compromises until they harden into norms.

In the end, ethics is not about circumstances, and it is not about society. It is about you. It is about the choices you make when no one is looking. It is about the culture you cultivate in your home. It is about the line you refuse to cross, even when others beg you to bend.

Ethics is not what we profess in public; it is what we practice in private.

Ethics start with you. And everything you do is a decision you make.



Transparency



B. S. Rajput
General Manager (Projects)

“Honesty & transparency make you vulnerable. Be honest and transparent anyway”

Mother Teresa

Introduction to Transparency:

Transparency means being open, honest, and frank with no secrets or hidden intentions, allowing clear understanding of one's thoughts, actions, and intentions. This principle applies to individuals, organizations, and governments, fostering an environment of accountability, trust, and clear communication through the open sharing information and processes.

Importance in combating corruption:

Transparency is essential for preventing corruption and achieving integrity in public life. International organisations like “Transparency International” an independent, non-governmental, not-for-profit organisation is running a global movement working in over 100 countries to end the injustice of corruption. They focus on issues with the greatest impact on people's lives and hold the powerful to account for the common good. Their vision is world free from corruption, achieved through advocacy, campaigning and research and demanding greater transparency and integrity in all areas of public life.

Legislative frameworks:

Government of India's Right to Information Act, 2005 enables its citizens to access public authority, promoting transparency and accountability in administration. Further, the Vigilance Department functions as a link between the Ministry and the Central Vigilance Commission and other authorities ensuring active oversight and open reporting in governance.

Key aspects of transparency:

- **Openness in decision-making:** Government and organisational processes, decisions and rationale are clearly communicated.
- **Information accessibility:** Relevant policies and operations are easily available to all stakeholders.
- **Public scrutiny:** Citizens have the right and the means to examine how decisions are made and to scrutinize activities.
- **Accountability:** Transparency enables the public to hold officials responsible for their decisions, thereby reducing opportunities for corruption and abuse of power.
- **Citizen engagement:** Information and feedback mechanisms fosters public participation in governance.

Transparency in Governance: Good governance has a long checklist like participation, rule of law, equity, efficiency, accountability, responsiveness, transparency, etc. But let's admit that without transparency, the rest are just elegant words in the document. Transparency is a core principle of good governance. Free and easy access to information is a key element. Information, however, must be timely, relevant, accurate and complete for it to be used effectively.

Financial Transparency: Through public financial accountability and transparency, governments can achieve congruence between public policy, its implementation and the efficient allocation of resources. Lack of financial accountability could lead to inefficiency, waste, and pilferages, and even impede development. The financial transparency cycle includes records management, accounting and auditing (internal and external).

Transparency in administration: Corruption often arises because of lack of transparency would be reduced if organizations openly share critical information.

The Advantages of Transparency

- It builds trust the currency stronger than Tier-I capital.
- Better control and informed decision-making.
- Greater participation.
- Enhanced productivity and profitability.

Strategies to promote transparency:

- Implementing preventive measures and improving internal controls.
- Use of technology for service delivery and monitoring.
- Empowering citizens for their active participation.
- Adopting integrity pacts in procurements.
- Enforcing the Right to Information Act.

Methods to enhance Transparency:

- Records management and computerisation.
- Whistle Blower Protection.
- Disclosure of Income and Assets.
- Facilitating complaints in digital mode including ombudsman.
- Model code of conduct and minimising discretionary powers.
- Public hearings & consultations with public in the process of policy making.
- Making contact numbers of officials easily accessible through websites.
- Citizen service facilitation counters.

Conclusion:

A transparent workplace culture helps employees understand the organization's expectations and goals, spurring efficiency and better decision-making. Openness builds trust and fosters effective communication and collaboration, which increases overall engagement and productivity in organisations. By choosing openness, we ensure that what matters most i.e. the organisation, its people, and the families remain protected and thriving.

The Conundrum of Being Vigilant



Rahul Raj
ET (Projects)

By now, going through this magazine, you must have read articles about why we should be vigilant and what it actually means to be vigilant. In this article, however, I will explore the various challenges of being vigilant and if there is a way out.

First of all, let's understand why people choose to silence their internal watchdog — and it's not always greed. Greed is the enabler, the adrenaline rush to game the system and bend the rules for personal gain. But that's not the case for all. Not everyone does it out of greed — most of us are, in fact, groomed not to be vigilant. Picture this: a project riddled with glaring red flags lands on your desk. You are asked - perhaps even pressured — to approve it. And in case you are smart enough to sniff corruption, let me tell you it's more a matter of business practicality than outright greed. What do you learn from this experience? That sometimes, to keep the wheels turning, you must turn a blind eye. The mismatch between ideals and reality, between the rules written and the rules followed, creates this conundrum.

Being too stiff, too vigilant, can stall work; at the same time, letting things go puts you on a slippery slope from which there is no turning back — just one step away from becoming part of the very problem you wanted to resist. The continuous struggle to maintain the balance is a Herculean task. Sadly, this effort is not even visible to anyone. To engage in corruption, along with greed, you need guts; the same is true for vigilance. The difference is that corruption, if successful, rewards you. Vigilance rarely does. You become the thorn in everyone's eyes, even if your objective is simply to do what is right.

Without a conducive environment, it becomes suffocating to be vigilant. But should we just blame the system and remain ignorant? Definitely not. What we can do is create that environment within our limited capacity to create small pockets of integrity. We may have little influence upward, but with our colleagues, our peers, and our juniors, we can cultivate a culture where vigilance is not seen as obstruction, but as what is absolutely required to do. Let us make it a habit to refuse ignorance, no matter how small, no matter how trivial the matter may seem.

ईमानदारी एवं नैतिकता - मानव जीवन के अन्मोल मूल आधार



पीयूष कुमार अरोड़ा
वरिष्ठ प्रबंधक (परियोजनाएँ)

I. भूमिका:

ईमानदारी और नैतिकता व्यक्तिगत और सामाजिक व्यवहार के मौलिक सिद्धांत हैं। ईमानदारी में सच बोलना, दूसरों के प्रति निष्पक्ष होना, और भरोसेमंद होना शामिल है, जबकि नैतिकता वह सही-गलत या अच्छा-बुरा तय करने का सिद्धांतों का समूह है, जिसका पालन हर व्यक्ति और समाज को करना चाहिए। दोनों गुण मिलकर एक जिम्मेदार और विश्वसनीय समाज का निर्माण करते हैं, जहाँ व्यक्ति अपने कार्यों और व्यवहार में निष्ठा, पारदर्शिता और सच्चाई का पालन करता है।

ईमानदारी को अक्सर जीवन के सबसे महत्वपूर्ण गुणों में से एक माना जाता है, जो विश्वास और मजबूत रिश्तों को बढ़ावा देने में सच्चाई के महत्व पर जोर देता है। कहावत "**ईमानदारी सबसे अच्छी नीति है**" ईमानदारी के महत्व को दर्शाती है, चाहे वह व्यक्तिगत हो या व्यावसायिक, क्योंकि इससे विश्वसनीयता और मन की शांति मिलती है।

श्रीमद्भगवद्गीता जैसे अनमोल और अमूल्य ग्रंथ हमें न केवल पालन करने के लिए नैतिक नियम देते हैं, बल्कि धर्म की गहरी समझ भी देते हैं - ये शाश्वत सिद्धांत हैं जो नैतिक जीवन जीने का मार्गदर्शन करते हैं। भगवान कृष्ण और अर्जुन के बीच यह प्राचीन संवाद हमारे आधुनिक नैतिक दुविधाओं को आध्यात्मिक विकास के अवसरों में बदल देता है।

धर्म क्या है?

नैतिक जीवन जीने का आधार नैतिक जीवन के बारे में बात करने से पहले, हमें धर्म को समझना होगा। सिर्फ कर्तव्य या धर्म के रूप में नहीं, बल्कि वह ब्रह्मांडीय व्यवस्था जो सब कुछ एक साथ रखती है। भौतिक जगत के लिए गुरुत्वाकर्षण की तरह, धर्म एक अदृश्य शक्ति है जो नैतिक जगत में संतुलन बनाए रखती है।

नैतिकता सिर्फ नियमों का पालन करना नहीं है। यह उन गहरी सच्चाइयों को समझने के बारे में है जो मानव व्यवहार और निर्णयों को निर्देशित करती हैं। श्रीमद्भगवद्गीता नैतिकता को कठोर नियमों के रूप में नहीं, बल्कि हमारी असली प्रकृति और उद्देश्य को समझने से निकलने वाली एक जीवित ज्ञान के रूप में प्रस्तुत करती है।

II. ईमानदारी के मुख्य पहलू

- **सच्चाई और स्पष्टवादिता:** हमेशा सच बोलना और दूसरों के साथ स्पष्ट व्यवहार करना।
- **भरोसेमंद होना:** लोगों को आप पर भरोसा हो, और आप वफादार और निष्पक्ष हों।
- **धोखाधड़ी से बचना:** झूठ या धोखाधड़ी से दूर रहना।

- **व्यक्तिगत विकास:** यह व्यक्तिगत और व्यावसायिक विकास को बढ़ावा देती है और रिश्तों में विश्वास पैदा करती है।

III. नैतिकता के मुख्य पहलू

- **सही-गलत का सिद्धांत:** यह तय करना कि क्या सही है और क्या गलत है, अच्छा और बुरा क्या है।
- **नैतिक आचरण:** ऐसे सिद्धांतों का पालन करना जो निष्पक्ष और वस्तुनिष्ठ हों।
- **जिम्मेदारी:** लोगों, पर्यावरण और समाज के प्रति अपनी जिम्मेदारी को निभाना।
- **सामाजिक न्याय:** एक न्यायपूर्ण समाज के निर्माण में महत्वपूर्ण भूमिका निभाना।

ईमानदारी और नैतिकता का संबंध: ईमानदारी नैतिकता के एक व्यापक सिद्धांत का हिस्सा है। एक नैतिक व्यक्ति वह होता है जो ईमानदारी से काम करता है और दूसरों के साथ निष्पक्ष व्यवहार करता है। यह दोनों गुण व्यक्तिगत और संगठनात्मक अखंडता को बनाए रखने में मदद करते हैं।

IV. ईमानदारी और नैतिकता: महत्व और अनुप्रयोग

- यह समाज को निष्पक्ष रूप से कार्य करने में मदद करते हैं और भ्रष्टाचार को रोकते हैं।
- यह शासन व्यवस्था में पारदर्शिता और जवाबदेही बढ़ाने के लिए अत्यंत महत्वपूर्ण हैं।
- यह जीवन में शांति और खुशियाँ भरते हैं और एक अच्छे चरित्र के समाज का निर्माण करते हैं।

V. ईमानदारी और नैतिकता: कॉर्पोरेट जगत में आवश्यकता

- कॉर्पोरेट दुनिया में बहुत ज़रूरी हैं क्योंकि ये ग्राहकों, कर्मचारियों और भागीदारों के साथ भरोसा बनाती हैं, जिससे अच्छी प्रतिष्ठा और ब्रांड वैल्यू बढ़ती है।
- ये नैतिक निर्णय लेने, खुले संचार और जवाबदेही को बढ़ावा देकर सकारात्मक और सहयोगी कार्यस्थल को बढ़ावा देती हैं, जिससे टीम की एकजुटता और उत्पादकता बढ़ती है।
- ईमानदारी और लगातार नैतिक व्यवहार व्यक्तियों, टीमों और संगठन के हितधारकों के बीच भरोसे की नींव है।
- नैतिकता के लिए जानी-जाने वाली कंपनियाँ ऐसे ग्राहकों, भागीदारों और निवेशकों को आकर्षित और बनाए रखती हैं जो नैतिक व्यवहार को महत्व देते हैं, जो संगठन की समग्र वैल्यू पर सकारात्मक प्रभाव डालता है।
- जब कर्मचारी ईमानदारी से काम करते हैं, तो यह एक सुरक्षित और सम्मानजनक कार्यस्थल बनाता है जहाँ लोग महत्व महसूस करते हैं, जिससे खुला संचार, बेहतर टीमवर्क और अधिक जॉब संतुष्टि होती है।
- चुनौतियों का सामना करते समय नैतिकता का एक मजबूत कल्चर व्यक्तियों और टीमों को सोच-समझकर, नैतिक निर्णय लेने में मदद करता है, यह सुनिश्चित करता है कि कार्य कंपनी के मूल्यों के अनुरूप हों।
- यह सुनिश्चित करती है कि हर कोई अपने कार्यों और निर्णयों के लिए जिम्मेदार हो, जिससे संगठन के भीतर अधिक सुसंगत और निष्पक्ष व्यवहार होता है।

- भरोसा और सकारात्मक माहौल बेहतर सहयोग और अधिक उत्पादकता की ओर ले जाता है, जबकि मजबूत नैतिक नींव बेहतर वित्तीय प्रदर्शन और दीर्घकालिक लचीलेपन से जुड़ी होती है।
- कर्मचारी उन संगठनों के प्रति अधिक वफादार और समर्पित रहते हैं जो ईमानदारी से काम करते हैं और मजबूत नैतिक मानकों का पालन करते हैं।
- ईमानदारी और नैतिक व्यवहार के प्रति प्रतिबद्धता कानूनी मुद्दों, धोखाधड़ी और अन्य गैर-नैतिक व्यवहार के जोखिम को कम करती है जो कंपनी को वित्तीय नुकसान पहुंचा सकता है और उसकी सार्वजनिक छवि को नुकसान पहुंचा सकता है।

VI. सारांश

अब जब हमें यह एहसास हो गया है कि समाज और संगठन के तौर पर, हमें अपने सभी कार्यों में ईमानदारी, पारदर्शिता और अच्छे प्रशासन के उच्चतम मानकों को बनाए रखने में नेतृत्व करना चाहिए; तो आइए हम एक शपथ लें कि हम:

- समाज में नैतिक व्यवहार को बढ़ावा देंगे और ईमानदारी और अखंडता का माहौल बनाएँगे
- पारदर्शिता, जवाबदेही और निष्पक्षता के लिए प्रतिबद्ध रहेंगे;
- सभी संबंधित कानूनों, नियमों और अनुपालन प्रक्रियाओं का पालन करेंगे और स्वयं के साथ-साथ सभी कर्मचारियों के नैतिक व्यवहार सुनिश्चित करने के लिए प्रतिबद्ध रहेंगे;
- सभी कर्मचारियों को उनके काम से संबंधित कानूनों, नियमों आदि के बारे में जागरूक करेंगे ताकि वे अपने कर्तव्यों का बेहतर तरीके से निर्वहन कर सकें;
- उत्कृष्टता के लिए प्रयास करेंगे और सभी हितधारकों और समाज के अधिकारों और हितों की रक्षा करेंगे।

c



एक और मौका - सतर्कता का



धीरज सियाग
पुत्र भगीरथ सियाग

एक लड़का जिसका नाम विवेक है, रात में टहल रहा था। रास्ते में उसने कुछ मज़दूरों को देखा जो एक नए सरकारी अस्पताल का निर्माण कर रहे थे, जो कि एक निजी अस्पताल के पास बन रहा था। वह उन मज़दूरों से काफ़ी जुड़ चुका था और खुद भी डॉक्टर बनने की पढ़ाई कर रहा था।

रात का खाना खाने के बाद जब वह गली से गुजर रहा था, तभी उसने देखा कि निजी अस्पताल का मालिक एक सरकारी अफसर को रिश्वत दे रहा है ताकि उस बन रहे सरकारी अस्पताल को “गैरज़रूरी” या “गैरकानूनी” घोषित किया जा सके।

विवेक ने यह सब देखा, मगर उसने कुछ नहीं किया। सोचा कि कोई और इसकी शिकायत करेगा और उसे इतना सतर्क रहने की ज़रूरत नहीं। अगले दिन सुबह उसने देखा कि सरकारी अस्पताल के निर्माण को अवैध घोषित कर दिया गया है। उसके दिल में हल्की-सी ग्लानि हुई, लेकिन इतनी नहीं कि वह कुछ कर पाए।

दिन बीतने के साथ उसकी ग्लानि बढ़ती गई। उसने मज़दूरों को उदास देखा, जो अब अपने बच्चों का पेट भी नहीं भर पा रहे थे। उसने एक बूढ़े वकील को भी देखा, जिन्हें किडनी स्टोन की समस्या थी और जो सरकारी अस्पताल में इलाज करवाना चाहते थे, क्योंकि निजी अस्पताल उनके लिए बहुत महँगा था। लेकिन उनकी आशाएँ टूट चुकी थीं।

दोपहर के भोजन के बाद वह वकील से मिला और उन्हें सारी बात बता दी। उसने कहा “बिना सबूत कुछ नहीं किया जा सकता।” इस पर वकील ने निराश होकर कहा -
“अगर तुम थोड़े और सतर्क होते...”
और चले गए।

यह शब्द विवेक के दिमाग में गूँजते रहे। उसने खाना खाया, असाइनमेंट नहीं किया और सो गया। जब वह जागा तो देखा कि मोबाइल पर दिन मंगलवार लिखा है, जबकि आज बुधवार होना चाहिए था। उसने खुद को चुटकी काटी और समझ गया कि यह सपना नहीं है।

उसे एहसास हुआ कि ईश्वर ने उसे एक और मौका दिया है - सतर्कता का मौका।

इस बार उसने इसे बेकार नहीं जाने दिया। वह तुरंत अपने फ़ोन के साथ बाहर निकला और अफ़सर को रिश्तत लेते हुए वीडियो रिकॉर्ड कर लिया। उसने वीडियो तुरंत इंटरनेट पर अपलोड कर दिया। अगले ही दिन वह अफ़सर बर्खास्त कर दिया गया और विवेक एक हीरो बन गया।

एक पत्रकार ने उससे पूछा कि वह जनता से क्या कहना चाहता है।
उसने बस एक ही बात कही -

“गैरक़ानूनी कामों को उजागर करो।
खुद का, समाज का और देश का ख़याल रखो।
अनजान मत बनो, सतर्क बनो,
क्योंकि हर बार तुम्हें
सतर्कता का दूसरा मौका नहीं मिलेगा।”



सतर्कता: हम सबकी जिम्मेदारी



गौरव वावर्ण्य
डी एम (एफ एंड ए)

सतर्कता की ज्योत जलाओ,
अंधेरो को मिलकर मिटाओ।
हर कदम पर, हर पल संभलकर,
देश का हित अपने मन में बसाओ।

जागृति की बात सुनो साथियो,
भ्रष्टाचार को दूर भगाओ।
ईमानदारी का झंडा लहराकर,
अपनी राह स्वयं बनाओ।

छोटी-सी लापरवाही,
बन सकती है बड़ी विपदा।
सावधानी ही है कुंजी,
सुखद भविष्य की यही समिधा।

न्याय के पथ पर डटकर खड़े रहो,
अन्याय से कभी न डरो।
सत्य और सतर्कता का व्रत लेकर,
अपना फर्ज निष्ठा से निभाओ।

यह देश हमारा, यह धर्म हमारा,
सतर्क रहना है कर्तव्य हमारा।
मिलकर चलेंगे, संकल्प लेंगे,
यही प्रण है, यही प्यारा।

सच्चाई की राह



आशना कुमारी
पुत्री कन्हैया कुमार

सतर्कता है अंधियारों का उजियारा,

जीवन की डगर पर, बनता सच्चा सहारा ।

नन्ही सी चिंगारी भी, बन सकती है अंगार,

अगर हम रहे सतर्क, तो मिटे हर एक भार ।

सतर्कता है जागृति, मन को देती चेतावनी,

भटकते पथिक को भी देती, सही दिशा की निशानी ।

लालच, छल, भ्रष्टाचार, जब चारो ओर से घेरे,

सतर्कता का कबच पहन, हम सब साहस से बोले ।

हर कोना गूंजे आज ये नारा,

ईमानदारी हो हम सबका सहारा ।

नहीं चाहिए रिश्वत की राह,

न्याय, सच्चाई की हो अपनी चाह ।

अगर मिलकर कदम बढ़ाएंगे,

तो नया सवेरा लाएंगे।

चलो उठाएँ आज ये भार,

देश को दें सच्चाई और निष्ठा का उपहार ।

हर कार्य में हो पारदर्शिता,

मानव जीवन की यही मर्यादा।

॥ सतर्क रहें, सजग बनें, अपने कर्तव्यों से कभी न हटें ॥

Beacon of light

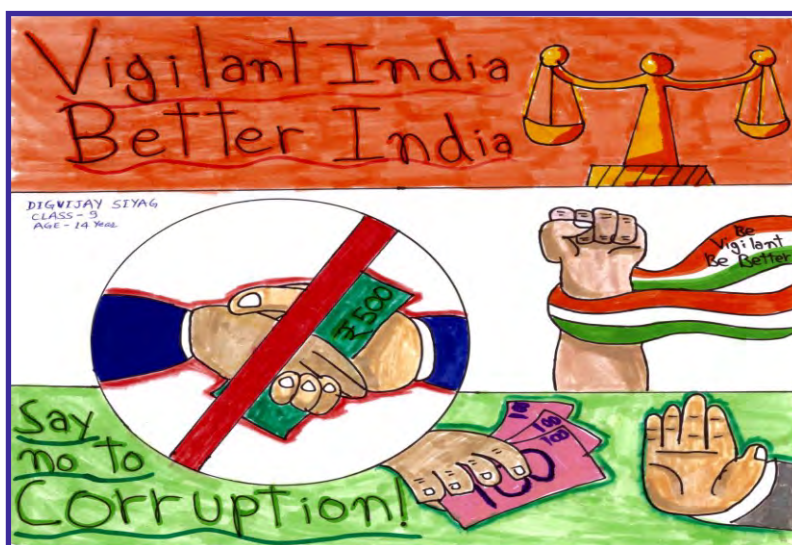


Mukesh Yadav
SM (HR)

No shadow hides where truth resides,
A steady flame that never divides.
Honesty speaks in a gentle tone,
A voice of trust, pure and known.

Like water flowing, calm and clear,
Transparency keeps no doubt near.
It builds a bridge, both strong and wide,
Where hearts and minds can walk with pride.

Though storms may test and winds may sway,
The truthful path will light the way.
For in the end, it's plain to see,
Integrity shapes our legacy.



Drawing by Master Digvijay Siyag, S/o. Bhagirath Siyag

The Lamp of Vigilance



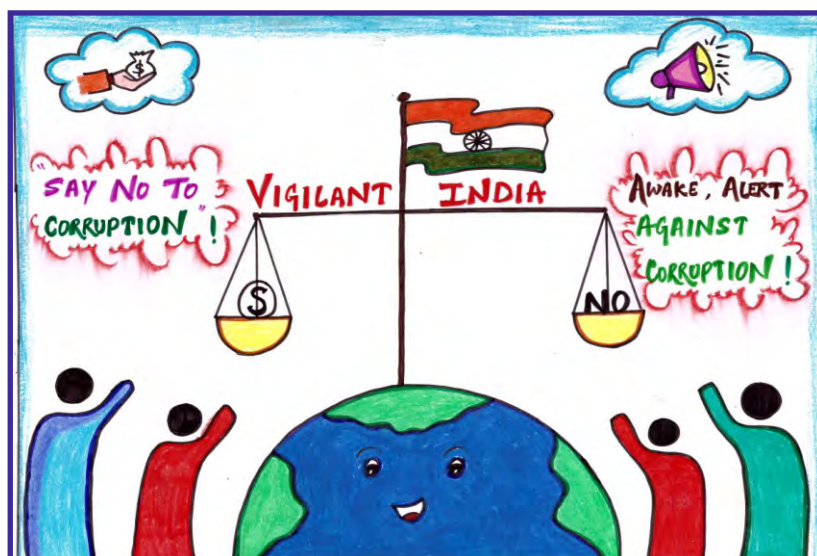
Anushka Kumari
DM (F&A)

A watchful eye, a steady flame,
That guards integrity's fair name.
Not fear, nor force, nor fleeting might,
But courage born of choosing right.
In every task, both small and vast,
Our choices shape a future fast.
Transparency, the path we tread,
With honesty, our daily bread.
Vigilance is no passing show,
It blooms in roots we choose to sow.
A culture built on trust and care,
Where truth stands tall, beyond compare.
So let this lamp forever shine,
A beacon clear, a noble sign.
For where integrity holds sway,
Corruption fades, and light finds way.

Drawings, Depiction and Pictures by Employes and their children



Drawing by Ms. Adhira Dubey, D/o. Amit Dubey



Drawing by Master Rohan Kumar Jeenwal, S/o. Hajari Lal





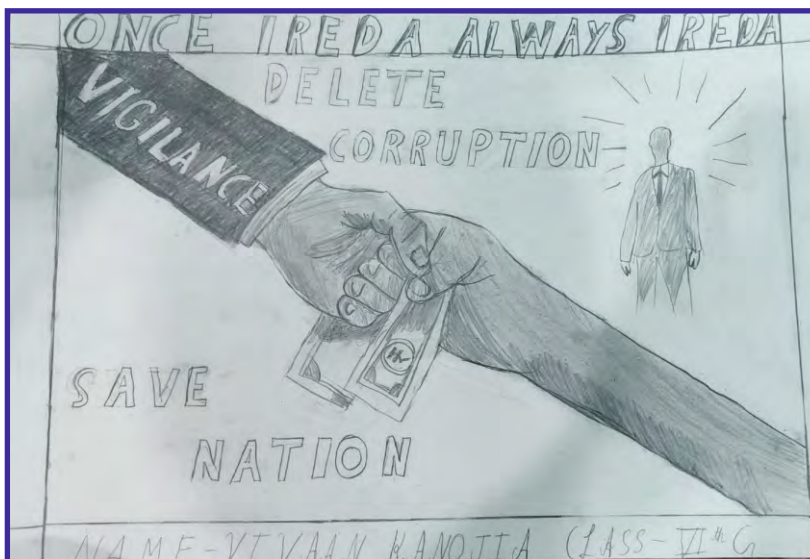
Drawing by Ms. Saanvi Khatri, D/o. Rohit Khatri



Drawing by Ms. Madhavi, D/o. Hajari Lal



Drawing by Ms. Sejal Aggarwal, D/o. Rashi Gupta



Drawing by Master Vivaan Kanojia, S/o. Narendra Kumar





Drawing by Ms. Aashna Kumari, D/o. Kanhaiya kumar



Drawing by Ms. Janhvi Singh, D/o. Lalit Kumar Singh





Drawing by Master Riddhiman Kumar Singh, D/o. Lalit Kumar Singh

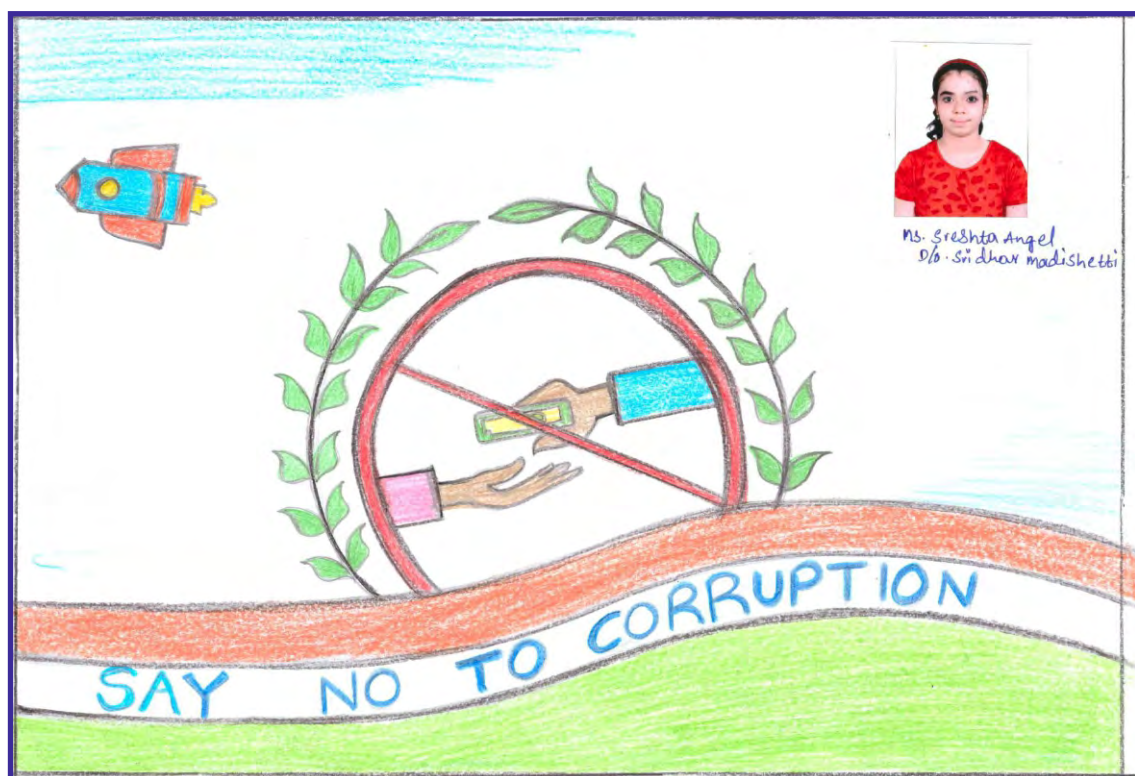


Drawing by Master Soham Khatri, S/o. Rohit Khatri





Drawing Baby Sreya D/o. Sridhar Madishetti



Drawing Ms. Sreshtha Angel D/o. Sridhar Madishetti

Poster by



Ms. Anushka Kumari
DM (F&A)



From CVO's Desk

PRINCIPLE OF NATURAL JUSTICE

The principle of natural justice refers to fundamental rules that ensure fairness and impartiality in judicial, quasi-judicial, and administrative proceedings, preventing arbitrary decisions that affect individual rights. These principles must be ensured in all types of disciplinary/ Inquiry cases. Natural Justice implies fairness, reasonableness, equity and equality. The principles of natural justice are firmly grounded under various Article of the Constitution. With the introduction of the concept of substantive and procedural due process in Article 21 of the Constitution, all that fairness which is included in the principles of natural justice can be read into Article 21 when a person is deprived of his life and personal liberty. In other areas, it is Article 14 which incorporates the principles of natural justice. Article 14 applies not only to discriminatory class legislation, but also to arbitrary or discriminatory State action. Because violation of natural justice results in arbitrariness, therefore violation of natural justice is violation of Equality Clause of Article 14. Therefore, the principle of natural justice cannot be disregarded, as this would violate the fundamental rights guaranteed under Articles 14 and 21 of the Constitution. However, refusal to participate in Inquiry without valid reason cannot be pleaded as violation of natural justice at a later stage. The two core pillars of the principle of natural justice are:

- (i) The rule against bias (i.e. nemo judex in causa sua): Meaning a judge or authority cannot be a judge in their own cause, and
- (ii) The rule of fair hearing (i.e. audi alteram partem): Meaning that no one should be penalised unheard, and all parties must have an opportunity to present their respective cases.

The rule against bias:

‘Bias’ means an operative prejudice whether conscious or unconscious in relation to a party or issue. Bias may be personal, Pecuniary, Departmental or Preconceived. Therefore, the ‘Rule Against Bias’ strikes against those factors which may improperly influence a DA/IO in arriving at a decision in any case. The requirement of this principle is that the IO must be impartial and must decide the case objectively, on the basis of the evidence on record. Therefore, if a person, for whatever reason, cannot take an objective decision based on evidence on record, he shall be said to be biased. This rule of disqualification is applied not only to avoid the possibility of a partial decision but also to ensure public confidence in the impartiality of the administrative adjudicatory process, because not only must “no man be judge in his/her own cause” but also “justice should not only be done but should manifestly and undoubtedly be seen to be done”. Minimal requirement of natural justice is that the Inquiry authority must be composed of impartial person, acting fairly and without prejudice and bias.

The rules of fair hearing:

Rule of fair hearing constitutes the following:

(1) Right to Notice

‘Notice’ is the starting point of any hearing. Unless a person knows the formulation of subjects and issues involved in the case, he/she cannot defend himself/herself. It is not enough that the notice in a case be given, but it must be adequate also. The adequacy of notice is a relative term and must be decided with reference to each case. The test of adequacy of ‘Notice’ will be whether it gives sufficient information and material to enable the person concerned to put up an effective defence. Therefore, the contents of notice, persons who are entitled to ‘Notice’ and the time of giving ‘Notice’ are important matters to ascertain any violation of the principles of natural justice. Sufficient time should also be given to comply with the requirement of notice. Further, where notice contained only one charge, the person cannot be punished for any other charge for which notice was not given. However, the requirement of notice will not be insisted upon as a mere technical formality, when the concerned party clearly knows the case against him/her and is not thereby prejudiced in any manner in putting up an effective defence.

(2) Right to Present Case and Evidence

The adjudicatory authority should afford reasonable opportunity to the party to present his/her case. This can be done through writing or orally at the discretion of the authority unless the statute under which the authority is functioning directs otherwise. The requirements of natural justice are met only if opportunity to represent is given in view of the proposed action. The demands of natural justice are not met even if the very person proceeded against has been furnished information on which the action is based, if it is furnished in a casual way or for some other purposes. This does not mean that the opportunity need be a “double opportunity”, that is, one opportunity on the factual allegations and another on the proposed penalty. But both may be rolled into one. The Courts are unanimous on the point that oral hearing is not an integral part of fair hearing unless the circumstances are so exceptional that without oral hearing a person cannot put up an effective defence. Therefore, where complex legal and technical questions are involved or where stakes are very high, oral hearing shall become a part of fair hearing. Thus, in the absence of a statutory requirement for oral hearing courts will decide the matter taking into consideration the facts and circumstances of every case.

(3) The Right to Rebut Adverse Evidence

The right to rebut adverse evidence presupposes that the person has been informed about the evidence against him. This does not, however, necessitate the supply of adverse material in original in all cases. It is sufficient if the summary of the contents of the adverse material is made available, provided it is not misleading. The opportunity to rebut evidence necessarily involves the consideration of two factors: cross-examination and legal representation.

(4) Cross-Examination

‘Cross-examination’ is the most powerful weapon to elicit and establish truth. However, the Courts do not insist on ‘cross-examination’ in administrative adjudication unless the circumstances are such that in the absence of it the person cannot put up an effective defence. Where the witnesses have orally deposed, the refusal to allow cross-examination would certainly amount to violation of the principles of natural justice. In the area of labour relations and disciplinary proceedings against civil servants also, the right to cross-examination is included in the rule of fair hearing.

(5) Legal Representation

Normally representation through a lawyer in any administrative proceeding is not considered an indispensable part of the rule of natural justice as oral hearing is not included in the meaning of fair hearing. It is justified on the ground that the representation through a lawyer of choice would give edge to the rich over the poor who cannot afford a good lawyer. To what extent legal representation would be allowed in administrative proceedings depends on the provisions of the Statute. Factory Laws do not permit legal representation; Industrial Dispute Acts allows it with the permission of the Tribunal and some Statutes like Income Tax Act permit legal representation as a matter of right.

However, the Courts in India have held that in situations where the person is illiterate, or the matter is complicated and technical, or expert evidence is on record or a question of law is involved, or the person is facing a trained prosecutor, some defence assistance must be given to the party to make his right to defend himself meaningful.

(6) Report of the Inquiry to be shown to the Other Party

In many cases, especially in matters relating to disciplinary proceedings, it happens that to conduct the inquiry, the action is entrusted to someone else and on the basis of the report of the inquiry the action is taken by the competent authority. Under these circumstances a very natural question arises is that whether the copy of the report of the inquiry officer be supplied to the charged employee before final decision is taken by the competent authority? This question is important both from the constitutional and administrative law point of view. One of the cardinal principles of the administrative law is that any action which has civil consequences for any person cannot be taken without complying with the principles of natural justice. Therefore, administrative law question in disciplinary matter has always been whether failure to supply the copy of the Report of the Inquiry to the delinquent employee before final decision is taken by the competent authority would violate the principles of natural justice?

In the same manner the constitutional question in such a situation will be whether failure to supply the copy of the Report of the Inquiry to the delinquent would violate the provisions of Article 311(2) of the Constitution of India.

The application of the principles of natural justice varies from case to case depending upon the factual aspect of the matter. For example, in the matters relating to major punishment, the requirement is very strict, and full-fledged opportunity is envisaged under the statutory rules before a person is dismissed removed or reduced in rank, but where it relates to only minor punishment, a mere explanation submitted by the delinquent officer

concerned meets the requirement of principles of natural justice. In some matters oral hearing may be necessary but in others, it may not be necessary.

(7) Post Decisional Hearing

‘Pre-Decisional Hearing’ is the standard norm of rule of audi alteram partem. But ‘Post-Decisional Hearing’ affords an opportunity to the aggrieved person to be heard. However, ‘post-decisional hearing’ should be an exception rather than being the rule itself. It is acceptable in the following situations:

- (i) where the original decision does not cause any prejudice or detriment to the person affected.
- (ii) where there is urgent need for prompt action; and
- (iii) where it is impracticable to afford pre-decisional hearing.

The idea of ‘Post-Decisional Hearing’ has been developed to maintain a balance between administrative efficiency and fairness to the individual. This harmonizing tool was developed by the Supreme Court in 1978 case of ‘Maneka Gandhi v. Union of India’.

VIGILANCE INVESTIGATION

An investigation is the process of in-depth probe of the facts and logical analysis with a view to arriving at a convincing conclusion. In vigilance parlance, it is a fact-finding inquiry to establish any violation of existing rules in vogue which have been framed by the organization. A parallel investigation by the department and the other investigating agency like CBI or ACB are normally avoided.

Investigation report:

A good investigation report is the one that is easily understood by everybody who reads it even if he is not well conversant with the subject. It is prepared to establish conclusively that the allegation or the point under investigation is ‘Proved’ or ‘Not Proved’ and to identify the irregularities, if any. It should also clearly identify the role of individual officers along with the rules which have been violated.

The format of Investigation Report as prescribed by the CVC is as under: -

1. Source
2. The gist of Allegations/Irregularities
3. Facts
4. Observations
5. The response of the officials concerned
6. Counter to the response
7. Conclusion
8. Responsibility of the officials
9. Recommendation for action
10. Recommendation for Systemic Improvement.

Difference between facts and observations: Some of the investigating officials don't differentiate between 'Fact' and 'Observation'. The 'facts' are the factual parameters of the case, which remain the same in all circumstances. and even if the investigating officer changes. Whereas the 'observations' are officer specific. Different observations can be made by the different investigating officials. Therefore, the observations are basically the 'leads' in the investigation. Precise observation can help in identifying the irregularities quickly.

The 'facts' of the case are collected and the 'Observations' are made as a result of analytic thinking. 'Observations' may lead to collection of more facts. The charge-sheet is finally prepared based on the 'facts' only. The 'observations' are only the medium for collection of all the relevant facts.

There is a co-relation between Charge, Fact, and Evidence. A Charge emerges from a set of facts, and the facts rest on evidence. 'Observation' is the medium for arriving at a conclusion based on the facts and the evidence.

Points to remember by IO:

- (i) Obtaining 'clarification' is also a process of searching the truth and connecting the loose threads. Sometimes, when the case is straight forward and all the evidence are available in the form of documentary evidence, there is no need of obtaining the clarification of the suspected officer. It is not a violation of the principles of 'natural justice' as the opportunity is given to the officer to defend himself after issuing the formal charge sheet. In fact, the clarification is taken only when it is absolutely necessary as it definitely attaches some stigma to the officer.
- (ii) For a water-tight case, the 'Investigation Report' should focus on the 'charges. The report should use short and crisp sentences, which are easily understood by all. The use of complicated and emotional language should be avoided. The Report should be self-contained without any reference to any external material, which is not available in the file.
- (iii) Investigation Report should be based on 'facts and 'evidence' rather than based on assumptions and presumptions. The competent authority for the proposed action should make a clear recommendation whatever he thinks fit.
- (iv) If some loss has also occurred, its cost should be quantified. The tendency of exaggeration of loss should be avoided. If some of the allegations mentioned in the complaint are not verifiable, it should be mentioned so in the 'Investigation Report' instead of not discussing them at all. If some other irregularities committed by the accused officers have surfaced during the course of the investigation, the same should also be covered in the investigation.
- (v) While taking a final view in the case, due credence should be given to the prevailing practice at the time when the decision had been taken. It is not necessary to recommend action for every small irregularity. One should put oneself in the shoes of the Suspect Officer to judge the malafide.
- (vi) The cases with malafide intention or otherwise should clearly be indicated in the investigation report. The Report should convey only what is intended to be conveyed. It should be tested with the colleague, who is not directly associated with the case. If he

understands it without any assistance, it means the report is very good. There should be no logical gaps in the Report. An unnecessary lengthy description should be avoided as it wastes time at every level and creates confusion also.

Dealing with the false complainants:

As per Para 3.12.1 of CVC Manual, if a complaint against a public servant is found malicious, vexatious, or unfounded, it should be considered whether action should be taken against the complainant for making a false complaint. Possibility of launching criminal prosecution under section 182 of IPC by lodging a complaint under section 195(1)(a) of Criminal Procedure may also be explored. In case a false complaint has been made by the Government servant, initiation of suitable departmental action against him may be considered.

Withdrawal of complaints:

Sometimes, there is a request for withdrawing the complaint or stopping the investigation. But once a complaint has been verified and the investigation started, it is not permissible to withdraw it. The investigation has to reach its logical conclusion. The request for withdrawal of complaint may have some malafide intention on the part of the complainant, and it confirms the allegations in most of the cases.

Guidelines for complainant:

Combating corruption is not just a matter of making laws and creating institutions but is deeply rooted in human values and morals of individuals and the fight against corruption cannot be won without citizens support, participation and active vigilance by all concerned. Public participation is, therefore, essential in promoting good governance, integrity and controlling corruption. The complainants can play an extremely important role in scrutinizing actions of government agencies & public servants and detection/reporting of unethical, inappropriate conduct by them.

To ensure that the complaints have the desired effect and end in prompt and effective resolution of the issues involved, it is important that complaints are lodged after taking care of certain aspects. Following are the Guidelines for the Complainant:

- (i) The complaint should be pertaining to employees/ borrowers/ Contracts falling within the jurisdiction of the department/ Ministry concerned.
- (ii) Complaints sent through written communication/ letter should contain name and personal details, complete postal address (mobile/telephone number, if any) of the sender with specific details/information of the matter. Complaint should be signed by the Complainant.
- (iii) Complaints lodged should be genuine and not malicious, vexatious or frivolous and should be based on verifiable facts.
- (iv) A complaint should preferably be lodged in typed or written form in English or Hindi language for facilitating early action thereon.
- (v) The complaint should not be anonymous or pseudonymous.
- (vi) Complaint should be specific with adequate evidence.
- (vii) The complaint should not be biased or based on any personal grievances.
- (viii) Complaints sent on any e-mail IDs will not be entertained or taken cognizance unless the genuineness verification of the complaint is successful on complainants' postal address.

- (ix) Normally one specific issue should be raised in one complaint. However, if more than one specific issue is there, it is better to raise the same in separate complaint. Further, Complainants, while forwarding their complaints, should mention details one by one in a coherent manner so that the same can be understood unambiguously.
- (x) All types of complaints, even if printed or photocopied, should be clearly legible.
- (xi) The complainants should lodge complaints only regarding issues having vigilance angle and which are not part of any litigation in any courts, tribunals, etc., i.e. the matter should not be sub-judice.
- (xii) Complainants who want to keep their identity confidential should file complaint under the provisions of PIDPI resolution. The complainants who want to make whistle blower complaint under PIDPI Resolution should familiarize themselves with the proper procedure of PIDPI Resolution.

PERIODIC REVIEW OF SERVICE

Fundamental Rules (FR) are the set of general rules applicable to the Govt. Servants whose pay is charged to the Civil Estimates. These Rules are further elaborated through Supplementary Rules (SR) and came into force with effect from 1st January 1922. These rules are still applicable as Article 372 of the Constitution stipulates that all the laws in force in India immediately before the commencement of the Constitution shall continue until these are repealed or amended by a competent authority. Moreover, the President of India is empowered to make any rule regarding the recruitment and other service conditions of public servants as per Article 309 of the Constitution. Fundamental Rules are applicable over the entire service life of a public servant right from the day he joins till the payment of post-retirement pension.

Instructions have been issued by the Government from time to time for undertaking periodic review of performance of public servants to decide whether they should be retained in service or retired from service prematurely, in public interest, as per the instructions under Fundamental Rule (FR) 56(j)/(l) and Rule 48 of CCS(Pension) Rules, 1972. It is, however, clarified that the premature retirement under these rules is not a penalty. It is distinct from 'Compulsory Retirement', which is one of prescribed penalties under Disciplinary Rules. These Rules are described as under:

SECTION 56(j): The Appropriate Authority has the absolute right to retire any Government servant by giving him three months' notice or pay and allowances in lieu of such notice under Section 56(j) by reviewing his performance in the public interest: (i) If he is, in Group 'A' or 'B' service and had entered in service before attaining the age of 35 years, he can be retired after he has attained the age of 50 years; (ii) In case he had entered the service after the age of 35 years, he can be retired after he has attained the age of 55 years.

SECTION 56(l): The Appropriate Authority also has the absolute right to retire a Government servant in Group C service, not governed by any pension rules, after he has completed 30 years of service.

Rule 48 (1) (b) of CCS (Pension) Rules, 1972: The Appropriate Authority can retire a government servant in the public interest after he has completed 30 years qualifying service.

The circular issued by DoP&T vide OM No.25013/03/201 9-Estt.A-IV, on 28th August 2020 contains elaborate guidelines, out of which a few are as under:

“The broad criteria to be followed by the Committee in making their recommendations would be as follows: -

- (i) Government employees whose integrity is doubtful, will be retired.
- (ii) Govt. employees who are found to be ineffective based on fitness/ competence will also be retired.
- (iii) Although entire service record should be considered at the time of review, yet no employee should ordinarily be retired on grounds of ineffectiveness if his service during the last 5 years including his service in the highest post, has been found satisfactory or when he would be retiring within next one year. The above criteria are not applicable, where the employee is to be retired on grounds of doubtful integrity.
- (iv) Even if it was decided earlier to retain the officer, his case can be reviewed again in public interest.

Representation against Premature Retirement: - As per the circular of DoP&T dated 28th August 2020, the concerned officer may put up representation against the order of pre-mature retirement, within three weeks before Representation Committee. The representation should be examined by the Cadre Authorities within two weeks. After consideration, the Representation Committee shall make its recommendations within further two weeks. The Appropriate/Appointing Authority should pass its orders within two weeks from the date of receipt of recommendations of Representation Committee.

After the Government has started invoking Section 56(j) of Fundamental Rules to compulsorily retire the officials over the allegations of corruption and other wrongdoings, many have gone for appeal against the orders. But no relief has so far been given by the Courts in the appeals. As the rules say, the pre-mature retirement as a result of review of service does not constitute a punishment. It is only bidding farewell to the employee, who crossed the age of 50 years on the premise that his continued presence in the department is found to be of not much use. The employees think differently, and they do consider it a punishment. They not only lose their remaining part of service but also suffer a permanent dent on their reputation in the society. For the Government, it is the easiest way of getting rid of allegedly inefficient and corrupt employees.

VIGILANCE MANAGEMENT IN PUBLIC SECTOR ENTERPRISES

The CVC was set up by the GOI by its Resolution dated 11.2.1964 based on the recommendation of Santhanam Committee. In compliance with the judgment of the Hon'ble Supreme Court of India in CWP 340-343 of 1993 in Vineet Narain and others Vs. Union of India, the Commission was accorded statutory status with effect from 25.8.1998 through CVC Ordinance, 1998. When the CVC bill was passed by the Lower House and was pending before the Upper House, the GOI passed a Resolution (dated 4th April 1999) to continue the Commission beyond 5th April 1999, as the CVC Ordinance was about to expire on 5th April 1999. The Commission has jurisdiction over any organization so long as the administrative Ministry/Department of the Central Government continues to exercise administrative control over these organizations, including the appointment of Chief Executive and Board Members. Accordingly, the CVOs are expected to ensure that vigilance activity is carried out in PSUs in accordance with the guidelines of the Commission. All important issues should be reported to the Commission. (Ref: CVC Circular No. 000/VGL/66 dated 24 July 2003) The primary responsibility for maintaining the purity, integrity, and efficiency in PSE vests in the CMDs/MDs/Head of the PSEs. The CVO acts as his special adviser in matters pertaining to vigilance. He is also a link between the organization and the CVC and CBI. The CVO decides the existence of a vigilance angle at the time of registration of the complaint. Once a complaint is registered, it will have to be treated as such until its conclusion, irrespective of the outcome of the investigation. Earlier, vigilance cases of only Board-level appointees of PSEs were being referred to CVC for advice, but this position was reviewed as decision making in most of the PSEs is related up to two levels below the Board level. Therefore, cases involving vigilance angle in respect of all employees two levels below the Board level and above are referred to CVC.

Disciplinary action against retired PSU employees:

Public Sector Undertakings (PSUs) are non-pensionable establishments. However, Departmental proceedings against PSU employee will continue after retirement and penalty can be imposed on the delinquent employee on the conclusion of such proceedings that continued beyond the date of their superannuation, if a provision has been incorporated in Rules on following lines: "The officer against whom disciplinary proceedings have been initiated will cease to be in service on the date of superannuation, but the disciplinary proceedings will continue as if he was in service until the proceeding is concluded. He will also not be entitled to the payment of retirement benefits till the proceedings are completed, and the final order is passed thereon except his own contribution to CPF." Hon'ble Supreme Court has upheld the punishment of dismissal on a retired Bank employee on conclusion of Departmental proceedings after his retirement on the basis of the above provision. In its judgment in the case of Ramesh Chandra Sharma Vs. Punjab National Bank dated 18.05.2007, the legality of the above provision was upheld. The CVO will ensure that this provision is incorporated in CDA Rules framed by the organization.

Regarding amendment of CDA rules in PSUs, where the services are non-pensionable, CVC issued Circular No. 44/12/07 dated 28.12.2007 that if any retired employee is found guilty of grave misconduct, the applicable benefits may be withdrawn.

Tenure of CVO: The CVOs have the initial deputation tenure of three years which is extendable up to two years in the same PSU or up to a further period of three years on transfer to another PSU on completion of initial tenure of three years in the previous PSU. (DoPT OM No. 372/8/99-AVD. III dated 18.01.2001) Short term arrangements for the vacancy of CVO may be made by the appropriate authority for not more than three months without prior approval of the Commission. As far as feasible, charge of vacant posts of CVOs should be assigned to another CVO within the same Ministry, or to another eligible officer of the Ministry. An outsider CVO shall not be permanently absorbed in the same organization on expiry or during the currency of his tenure as CVO. (CVC Circular No. 006/VGL/091 dated 12.09.2006)

Vigilance cases in PSU: The responsibility of ensuring probity, fairness, and transparency in an organization lies with the Chief Executive. The CVO assists him in vigilance matters as an extended arm of the Commission. All vigilance functions should aim at upholding the morale and protecting the value system of the organization. The guilty should be punished swiftly, and innocents be protected from harassment. Vigilance related cases should be dealt as under:

1. If a complaint against a Board-level appointee is received in the PSUs, it is sent to the CVO of the Ministry, who will seek the Commission's first stage advice after obtaining the views of Disciplinary Authorities if the vigilance angle is indicated.
2. Complaints against Category-A officers (i.e., All India Service Officers, Group-A officers of the Central Govt. and the levels of officers of CPSUs as notified by the Government u/s 8(2) of CVC Act, 2003) are registered in the Vigilance Complaint Register and put up to the competent authority for taking a final decision in the matter.
3. After investigation of complaints against Category-A officers or involving Category-B officers in composite cases, when no vigilance angle is indicated, the case would be decided by the CVO and the concerned DA. The action of disciplinary action in non-vigilance lapses would be finalized by the DA, on recommendations of the CVO.
4. In all such matters, no reference is made to the Commission seeking its first stage advice except when there is a difference of opinion between the CVO and the DA.
5. The above consultation procedure would not apply to the complaints received through the Commission for investigation.

Action on complaints: Complaints are received from various sources like from the public, PMO, Ministry, CBI, CVC, inspection reports, stock verification, scrutiny of property returns, audit reports, reports of parliamentary committees, etc. The decision regarding the vigilance angle is taken by CVO and the CMD. In case of disagreement, the matter is referred to CVC. After registering the case, it is decided whether it should be entrusted to the CBI or local police or taken up departmentally. If the case is being entrusted to the CBI, the approval of the CMD should be taken.

Normally the following cases are transferred to CBI:

- (i) Bribery, forgery, disproportionate assets, cheating, etc.
- (ii) Which require inquiries to be made from non-official persons; or
- (iii) Involve examination of private records; or
- (iv) Need expert police investigation for arriving at a conclusion.

Anonymous/ Pseudonymous Complaints: No action should be taken on anonymous or pseudonymous complaints as per CVC's Order No. 3 (v)/99/2 dated 29 June 1999 and further communicated through CVC circular No. 03/03/2016, dated 7th March 2016.

Investigation of Complaints: Once decided to investigate departmentally, it is conducted through one of the Vigilance Officers. Administrative authority may also be asked to investigate if suitable in the particular circumstance. The following points may be kept in mind:

- (i) The relevant documents should be secured immediately, and authenticated copies be given to the executives. If they require originals, the officer receiving the documents is made personally responsible for their safe custody. Vigilance should have free access to all records, offices, sub-stations, stores, and other work sites.
- (ii) The concerned employees may be questioned or asked for their written statement.
- (iii) If it is necessary to take clarification from the employees of any other government department or organization, their CVO should be contacted.
- (iv) After investigation, a self-contained, comprehensive and well documented report should be prepared, with clear recommendations. The investigation should be completed within three months.
- (v) The disciplinary authority should make a meticulous evaluation of the actions of various officials with reference to the nature of their duties.
- (vi) Complaint against the CVO of a PSE may be examined by CVO of administrative Ministry. Complaints against other vigilance officers may be examined by the CVO of the PSE, and the final decision may be taken with the approval of the CMD.
- (vii) The complaint against a Board-level appointee should be sent to the CVO of the Ministry. A factual report may be sent to him if he asks for it. It should be sent after endorsing a copy to the CMD.
- (viii) After the investigation report is final, it will be sent to CVC if any of the employees falls within the Commission's jurisdiction. The CVO should take comments of the appropriate authority in the organization. Otherwise, after 1st stage advice of CVO, the DA should consider it for final action.

Supervision over Vigilance activities: The CVOs of PSEs should submit a quarterly report on receipt, disposal, and pendency of complaints and vigilance cases to the Commission in the prescribed format. The CVO should also review all pending investigation, disciplinary cases, and other vigilance matters in the first week of every month. The Chief Executive of PSE should undertake a quarterly review of the vigilance work done in the enterprise. The Board of Directors of PSE should undertake a review of the progress of vigilance work/disciplinary cases

at least once in 6 months. As in other organizations, the vigilance activity in a PSU forms an integral part of the managerial function. Taking commercial risk forms an integral part of the business, and therefore, every loss caused to the organization, need not necessarily become the subject matter of vigilance inquiry. It would be unfair to question every technical or managerial decision from a vigilance point of view. Administrative misconduct, such as punctuality, drunken behaviour at work, insubordination, etc. should be left to the disciplinary authority to deal with in an appropriate manner. The lack of efficiency or failure to attain exemplary devotion should not be seen from the vigilance point of view. (Union of India vs. J. Ahmed AIR 1979 SC 1022).

Interaction with the CBI:

The CVOs of PSEs and the CBI interact frequently and there should be a quarterly meeting to monitor the cases, to exchange information and to prepare 'Agreed List'. The CVO should screen the complaints before forwarding to CBI if required at all. Full cooperation should be extended to the CBI during the investigation. The assistance of technical experts may also be provided to the Investigating Officer. When CBI seizes documents, authenticated copies of all the documents, should within four days of the seizure, be made available to the CVO of the PSE by CBI.

PREVENTION OF LOAN FRAUDS

1. The best way to prevent loan frauds is to tone up the appraisal process. A good appraisal can weed out many undesirable or flawed proposals that may eventually turn out to be fraud. A good appraisal does not only mean analysing the financial statements and projections submitted by the potential borrowers. It involves going beyond the paperwork and independently gathering intelligence on the potential borrower. This requires accessing public databases, news reports on any adverse Governmental action like raids, etc. A good appraisal should also consider problems brewing in the industry, in the promoters' group, etc. which may show the direction in which a company's operations are going on and whether there is inherent resilience in the promoters and the project to face rough weather and come out unscathed.
2. The laxity in post disbursement supervision and inadequacy of follow up of the advances portfolio in banks is clearly underlined by the fact that majority of the fraud cases come to light when the recovery process is initiated after the accounts have been classified as NPA. Quite often the institutions are confronted with facts that the title deeds are not genuine or that the borrowers had availed multiple finance against the same property. Loan accounts should be closely monitored and the Early Warning Signals (EWS) thrown by loan accounts (as defined by RBI) should immediately put a bank on alert, regarding a weakness or wrongdoing which may ultimately turn out to be fraudulent. Such accounts should be treated as Red Flagged Accounts (RFAs). A bank cannot afford to ignore such EWS but must instead use them as a trigger to launch a detailed investigation into an RFA.
3. The tracking of EWS in loan accounts should be integrated with the Specific Issues Related to the financial institutions credit monitoring process so that it becomes a continuous activity

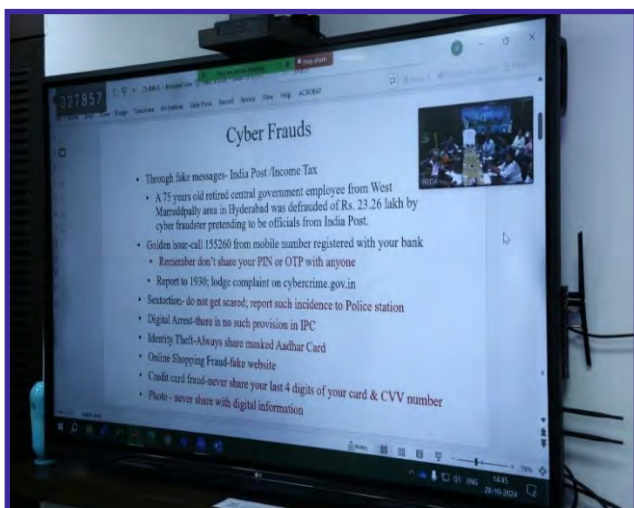
and also acts as a trigger for any possible credit impairment in the loan accounts given the interplay between credit risks and fraud risks. Another glaring issue is the considerable delay in declaration of frauds by FI's in cases of consortium / multiple financing, which not only enables the borrower to defraud the banking system to a large extent, but also allows him considerable time to erase the money trail and queer the pitch for the investigative agencies.

4. For issues relating to prevention of loan frauds, its early detection, prompt reporting to the investigative agencies (for instituting criminal proceedings against the fraudulent borrowers) and timely initiation of the staff accountability proceedings, the RBI has issued detailed framework vide RBI Circulars issued from time to time.



Glimpse of Vigilance Awareness Week, 2024 (28th October to 3rd November 2024)





PUBLIC INTEREST DISCLOSURE & PROTECTION OF INFORMER RESOLUTION, 2004 (PIDPI)



WHAT IS PIDPI?

- PIDPI is a resolution Of Government of India
- Identity of the complaint is kept confidential for all complaints lodged under it

HOW IS PIDPI COMPLAINT FILED?

- The Complaint should be addressed to Secretary, CVC and the envelope should be superscribed as "PIDPI"
- Name and Address of the complainant should NOT be mentioned on the envelope but in the letter inside in a closed cover

GUIDELINES TO ENSURE IDENTITY OF COMPLAINANT REMAINS CONFIDENTIAL

- Complaints that are personally related to the complainant or addressed to other authorities may lead to disclosure of identity.
- Complaints should not be sent in open condition or on public portal
- Documents that reveal identity should not be enclosed or mentioned in the complaint. Eg: documents received under RTI
- Name and address should be mentioned on the letter inside that envelope for confirmation purposes.
- Complaints where confirmation is not received are closed.
- Anonymous / pseudonymous letter are not entertained

VIGILANCE AWARENESS WEEK 2025

For more details visit
<https://www.cvc.gov.in>

ENERGY FOR EVER



ONCE IREDA ALWAYS IREDA

(A Navratna CPSE)



By Ms. Jasmine Kaur
D/o. Mrs. Joginder Kaur



Choose integrity — it makes you unshakable, while greed makes you fall

