ENERGY FOR EVER

इरेडा IREDA

ONCE IREDA ALWAYS IREDA

(A Navratna CPSE)

पहल PAHAL

Vigilance Journal

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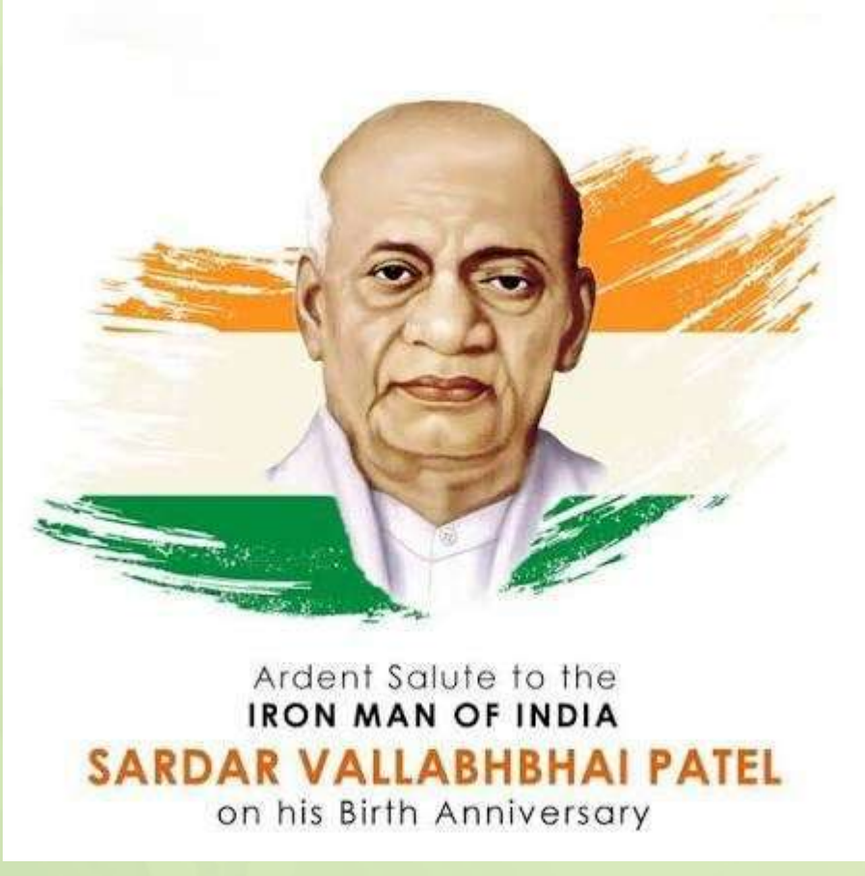
भारतीय अक्षय ऊर्जा विकास संस्था लिमिटेड

Indian Renewable Energy Development Agency Limited

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

शाश्वत ऊर्जा / ENERGY FOR EVER

"Young men and women are to build-up a strong character. A nation's greatness was reflected in the character of her people. If it was sullied by selfishness, such a people could not prosper or achieve great things. Selfishness had its place in life as everyone had to look to his own needs and that of his family, but it could not be made the be – all and end – all of life"



(Sardar Vallabhbhai Patel: 31st October 1875 – 15th December 1950)

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

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सत्यमेव जयते

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 "Probity for Prosperity" from 26 October to 1 November 2026.

The theme "Probity for Prosperity" highlights the importance of integrity and honesty in promoting good governance and building a prosperous nation. Probity in public life strengthens transparency and accountability in governance. Public servants must discharge their duties with integrity and a strong sense of responsibility. I am confident that the observance of Vigilance Awareness Week will inspire public servants and citizens to uphold the highest standards of ethical values and work together towards building a corruption-free society.

I extend my greetings and warm wishes to the Central Vigilance Commission. I extend my best wishes for the success of "Vigilance Awareness Week 2026".

(Droupadi Murmu)

New Delhi
16 October 2026

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सत्यमेव जयते

भारत के उपराष्ट्रपति
VICE-PRESIDENT OF INDIA

MESSAGE

I am pleased to know that the Central Vigilance Commission is observing the Vigilance Awareness Week as a tribute to Bharat Ratna Sardar Vallabhbhai Patelji.

I am glad that this year, the event is being commemorated from 26th October 2026 to 1st November 2026 on the theme, **सत्यनिष्ठा से समृद्धिः Probity for Prosperity.** The theme is apt, as probity and integrity are the key to achieving our goal of Viksit Bharat @ 2047. Ethical governance, strong institutions, and integrity and probity in public life are vital to the progress of the Nation.

On this note, I am reminded of a Kural by the Great Tamil Poet Thiruvalluvar - *இயல்புளிக் கோலோச்சும் மன்னவன் நாட்ட பெயலும் விளையுளும் தொக்கு.* In this Kural, Thiruvalluvar tells us that the king who governs by the law of the land is always blessed with prosperity.

Probity, integrity and adherence to the rule of law are the cornerstones of good governance. When governance is guided by these values, it creates the conditions for peace, progress and prosperity. Let us, therefore, strive to uphold these values in our public conduct and everyday lives, and contribute to building a prosperous, harmonious and developed Bharat. I urge all the citizens to actively partake in the events organized during the vigilance awareness week.

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

I extend my best wishes to all of you for the successful observance of Vigilance Awareness Week.

Always in the service of the Motherland!

(C.P. Radhakrishnan)

New Delhi
October 23, 2026

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सत्यमेव जयते

प्रधानमंत्री
Prime Minister
संदेश

मुझे यह जानकर प्रसन्नता हुई है कि केंद्रीय सतर्कता आयोग 26 अक्टूबर से 1 नवम्बर, 2026 तक सतर्कता जागरूकता सप्ताह का आयोजन कर रहा है। इस अवसर पर आयोग तथा इस अभियान से जुड़े सभी लोगों को हार्दिक शुभकामनाएं।

इस वर्ष की थीम 'सत्यनिष्ठा से समृद्धि' सुशासन और राष्ट्र की समृद्धि के बीच गहरे संबंध को अभिव्यक्त करती है। सत्यनिष्ठा से यह सुनिश्चित होता है कि सार्वजनिक संसाधनों का उपयोग जनहित में हो, विकास के अवसर व्यापक हों और शासन के प्रति नागरिकों का विश्वास सुदृढ़ बने। आर्थिक विकास को गति देने, निवेश के लिए अनुकूल वातावरण बनाने और विकास का लाभ प्रत्येक नागरिक तक पहुंचाने में निष्पक्ष और उत्तरदायी प्रशासन की महत्वपूर्ण भूमिका है।

पिछले एक दशक में शासन व्यवस्था को प्रभावी, पारदर्शी और जवाबदेह बनाने के लिए अनेक महत्वपूर्ण कदम उठाए गए हैं। प्रौद्योगिकी के उपयोग, प्रक्रियाओं के सरलीकरण और व्यवस्थागत सुधारों के माध्यम से पारदर्शिता को शासन का अभिन्न अंग बनाने का प्रयास किया गया है। डायरेक्ट बेनिफिट ट्रांसफर से सरकारी सहायता सीधे लाभार्थियों तक पहुंचाने की व्यवस्था सुदृढ़ हुई है। सरकारी ई-मार्केटप्लेस और ई-प्रोक्योरमेंट ने सार्वजनिक खरीद में पारदर्शिता तथा प्रतिस्पर्धा को बढ़ावा दिया है। भ्रष्टाचार निवारण अधिनियम में संशोधन भी भ्रष्टाचार के विरुद्ध हमारी प्रतिबद्धता को दर्शाता है।

इन प्रयासों से सरकारी सेवाओं और सुविधाओं तक लोगों की पहुंच आसान हुई है, व्यवस्था के प्रति भरोसा बढ़ा है और उन्हें यह विश्वास मिला है कि सरकारी योजनाओं का लाभ पारदर्शी तरीके से उन तक पहुंच सकता है।

मुझे प्रसन्नता है कि इस दिशा में केंद्रीय सतर्कता आयोग भ्रष्टाचार के विरुद्ध जागरूकता बढ़ाने, भ्रष्टाचार की आशंकाओं को कम करने और सार्वजनिक जीवन में सत्यनिष्ठा को मजबूत करने के लिए अपने प्रयासों से महत्वपूर्ण योगदान दे रहा है।

इस वर्ष ग्राम सभाओं, व्याख्यानों, नाटकों तथा विद्यालयों, महाविद्यालयों और अन्य संस्थानों में आयोजित कार्यक्रमों के माध्यम से सत्यनिष्ठा का संदेश व्यापक स्तर तक पहुंचाने का प्रयास सराहनीय है। भ्रष्टाचार के विरुद्ध जागरूकता तभी सार्थक होती है, जब वह दैनिक आचरण और कार्यसंस्कृति का हिस्सा बने।

विकसित भारत की यात्रा में सत्यनिष्ठा और उत्तरदायित्व का विशेष महत्व है। शासन की प्रत्येक व्यवस्था में इन मूल्यों को आत्मसात करना सुशासन को सुदृढ़ करने और जनविश्वास बढ़ाने में महत्वपूर्ण योगदान देता है।

मुझे विश्वास है कि सतर्कता जागरूकता सप्ताह इस सामूहिक प्रतिबद्धता को और सुदृढ़ करेगा। एक बार फिर सतर्कता जागरूकता सप्ताह की सफलता के लिए हार्दिक शुभकामनाएं।

(नरेन्द्र मोदी)

नई दिल्ली
आश्विन 30, शक संवत् 1948
22 अक्टूबर, 2026

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सत्यमेव जयते

केन्द्रीय सतर्कता आयोग
CENTRAL VIGILANCE COMMISSION

केन्द्रीय सतर्कता आयोग CENTRAL VIGILANCE COMMISSION

सतर्कता भवन, जी.पी.ओ. कॉम्पलैक्स,
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सं./No.....026/VGL/052.....

दिनांक / Dated.....23.10.2026.....

MESSAGE

VIGILANCE AWARENESS WEEK (26th October to 1st November 2026)

Central Vigilance Commission observes Vigilance Awareness Week (VAW) every year during the week in which the birth anniversary of Bharat Ratna Sardar Vallabhbhai Patel falls as a means of spreading awareness among all citizens and stakeholders regarding the adverse effects of corruption and the need to uphold integrity and probity.

This year, Vigilance Awareness Week is being observed from **26th October to 1st November 2026** on the theme:

"सत्यनिष्ठा से समृद्धि"

"Probity for Prosperity"

The theme underscores the fact that ethical conduct and integrity are vital for the social and economic progress of our country. Probity in public life, transparency and accountability are the pillars of public trust. All citizens, public servants and other stakeholders must collectively endeavour to combat corrupt practices and commit themselves to ethical values and honesty.

Over the years, the Commission has laid emphasis on preventive vigilance, systemic improvements and capacity building as essential elements for strengthening vigilance administration. To this end, a three-month preventive vigilance campaign is being undertaken from **17thAugust to 16thNovember 2026**, focusing on the disposal of pending complaints, timely implementation of pending cases, capacity-building programmes, digital initiatives and contract management. These initiatives are aimed at reducing opportunities for corruption, strengthening internal controls and promoting transparency in the governance system.

The Commission solicits active participation of all citizens and public servants in the efforts towards combating corruption and making integrity and accountability the cornerstone of our institutions.

(Praveen Vashista)
Vigilance Commissioner

(A.S. Rajeev)
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 behaviur;
- 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 दूंगा;
- सभी कार्य ईमानदारी तथा पारदर्शी रीति से करूँगा ;
- जनहित में कार्य करूंगा;
- अपने निजी आचरण में ईमानदारी दिखाकर उदाहरण प्रस्तुत करूँगा ;
- भ्रष्टाचार की किसी भी घटना की रिपोर्ट उचित एजेन्सी को दूँगा

Message from Chairman & Managing Director



Dear IREDANs,

Institutions that manage public funds carry a responsibility that goes beyond meeting targets. They must be seen to act with fairness and honesty at every step. Vigilance Awareness Week 2026, to be observed from 26th October to 1st November 2026 under the theme **"Probity for Prosperity"**, is a timely occasion for us to reaffirm this responsibility as one organization.

Observed each year in the week marking the birth anniversary of Sardar Vallabhbhai Patel, this occasion calls upon us to renew our commitment to transparency, accountability and ethical conduct, in keeping with the guidelines of the Central Vigilance Commission.

IREDA's core purpose as **one of India's largest pure-play green financing NBFCs** gives added weight to this exercise. Every project we finance in renewable energy and clean technology directly contributes to India's progress towards its sustainable development and energy transition goals. This makes it essential that our appraisal, sanction, disbursement, review and monitoring processes remain objective, transparent and free from any conflict of interest at every stage. The integrity of our processes and decisions is fundamental to ensuring that the outcomes we create are aligned with the trust placed in IREDA.

This year marked the Go-Live of **PROFIN, our Integrated Project Monitoring Portal**, along with the launch of our revamped IREDA website. These digital initiatives are important steps towards enhancing transparency, accountability and efficiency in our processes, while strengthening real-time monitoring and oversight.

Dear colleagues, probity cannot be limited to a single week of observance; it must inform our everyday decisions and conduct. I encourage each of you to participate actively in the activities planned during Vigilance Awareness Week and to reflect on how you personally contribute to strengthening this culture.

Together, let us continue building an institution trusted for its integrity by our colleagues, stakeholders and the public, and valued for its role in building a sustainable and prosperous India.

Jai Hind!

(Dr. Bijay Kumar Mohanty)
CMD (Addl. Charge) & Director (Finance)
Indian Renewable Energy Development Agency Limited

Message from Chief Vigilance Officer



Dear IREDA Family,

It gives me great pleasure to connect with all of you through this **10th edition of 'PAHAL', the in-house journal** of Vigilance Department. This milestone issue is especially meaningful, as it proudly features a diverse collection of articles, essays, and poems contributed **by IREDA employees and by their family members**. Every piece published here beautifully reflects the core institutional values we collectively live by.

In line with the Central Vigilance Commission (CVC), **Vigilance Awareness Week (VAW) 2026** is being observed from **26th October 2026 to 1st November 2026, this year's theme is "सत्यनिष्ठा से समृद्धि" - "Probity for Prosperity".**

The primary objective of this observance is to foster integrity, transparency, and ethical conduct across public administration. True development and corporate prosperity cannot be measured solely by economic metrics; they are built on the foundations of institutional fairness, objectivity, and community trust. As public servants, practicing probity means aligning our daily professional choices with absolute transparency and the rule of law.

As a premier financial institution, financing India's clean energy transition, trust, transparency and the resilience of our internal systems are paramount. Sustainable growth in the renewable energy sector can only be achieved by maintaining a strict ethical conduct, zero-tolerance policy for corruption.

Preventive vigilance is not an exercise in policing; it is a shared strategic responsibility. By strengthening our internal audits, leveraging smart digital tools, and accelerating case resolutions, we build robust corporate environments that enhance operational efficiency and reinforce stakeholder trust.

I encourage everyone to participate in the outreach activities, workshops, and awareness campaigns. Let us make integrity a non-negotiable metric of our professional conduct to deliver a corruption-free ecosystem that enables real prosperity.

Best regards,

Ajay Kumar Sahani
Chief Vigilace Officer

ईमानदारी, निष्ठा, पारदर्शिता, जवाबदेही और सतर्कता: एक साझा जिम्मेदारी



पीयूष कुमार अरोड़ा
वरिष्ठ प्रबंधक (परियोजना)

I. भूमिका

किसी भी सभ्य, प्रगतिशील और न्यायप्रिय समाज के निर्माण में नैतिक मूल्यों की भूमिका सबसे महत्वपूर्ण होती है। **ईमानदारी, निष्ठा, पारदर्शिता, जवाबदेही और सतर्कता** वे मुख्य स्तंभ हैं जो किसी भी समाज एवं राष्ट्र के चरित्र को गढ़ते हैं। अक्सर लोग इन्हें केवल सरकार, प्रशासन या जांच एजेंसियों की जिम्मेदारी मान लेते हैं। लेकिन वास्तव में, ये सभी मूल्य एक 'साझा जिम्मेदारी' हैं, जिनका पालन समाज के हर नागरिक को करना होता है।

ये पांचों मूल्य अलग-अलग नहीं हैं, बल्कि एक-दूसरे से गहराई से जुड़े हुए हैं:

- **ईमानदारी और निष्ठा:** ईमानदारी का मतलब सत्य बोलना है, जबकि निष्ठा का अर्थ है अपने नैतिक सिद्धांतों पर तब भी अडिग रहना जब आपको कोई न देख रहा हो। यह व्यक्ति के अंतःकरण को शुद्ध बनाती है।
    - **महाभारत का उदाहरण:** धर्मराज युधिष्ठिर पूरी निष्ठा और ईमानदारी के प्रतीक थे। युद्ध के मैदान में भी उन्होंने कभी असत्य का सहारा नहीं लिया। जब द्रोणाचार्य के वध के लिए उन्हें "अश्वत्थामा हतोहतः" (अश्वत्थामा मारा गया) कहने को कहा गया, तो उन्होंने सत्य को पूरी तरह नहीं छुपाया और धीमे स्वर में जोड़ा "नरो वा कुंजरो वा" (मनुष्य या हाथी)। युधिष्ठिर का यह प्रसंग दिखाता है कि सत्य और निष्ठा से प्रत्यक्ष या परोक्ष, किसी भी तरह का समझौता अनुचित है।
- **साझा जिम्मेदारी:** समाज में हर नागरिक को युधिष्ठिर की तरह अपने अंतःकरण के प्रति सच्चा होना चाहिए, भले ही परिस्थितियां कितनी भी कठिन क्यों न हों।
- **पारदर्शिता और जवाबदेही:** जब हमारे कार्यों में पारदर्शिता होती है, तो व्यवस्था में भरोसा बढ़ता है। पारदर्शिता सीधे तौर पर जवाबदेही को जन्म देती है, जिससे व्यक्ति या संस्था अपने कार्यों के परिणामों के लिए उत्तरदायी बनते हैं।
- **सतर्कता:** सतर्कता का अर्थ केवल सुरक्षा नहीं, बल्कि गलत प्रथाओं और भ्रष्टाचार के खिलाफ सजग रहना है।

II. साझा जिम्मेदारी की आवश्यकता

कोई भी कानून या सरकार तब तक भ्रष्टाचार और कदाचार को नहीं रोक सकती, जब तक नागरिक खुद जागरूक न हों। यदि हम समाज में बदलाव देखना चाहते हैं, तो इसकी शुरुआत व्यक्तिगत स्तर से होनी चाहिए। एक ज़िम्मेदार नागरिक पर्यावरण की रक्षा करके और दूसरों के अधिकारों का सम्मान करते हुए समाज में सकारात्मक योगदान देता है|

- **कार्यस्थल पर निष्ठा:** चाहे कोई सरकारी कर्मचारी हो, निजी क्षेत्र का पेशेवर हो या एक छोटा व्यवसायी, अपने काम को बिना किसी अनुचित लाभ के, पूरी निष्ठा से करना ही सच्ची देशभक्ति है।
- **पारदर्शिता का समर्थन:** हमें अपने दैनिक जीवन और लेन-देन में पारदर्शी प्रक्रियाओं को अपनाना चाहिए और दूसरों से भी इसकी अपेक्षा करनी चाहिए।
- **सतर्क नागरिक बनना:** गलत को होते देखकर चुप रहना भी उस गलत का हिस्सा बनने जैसा है। एक सतर्क नागरिक समाज में हो रही अनियमितताओं पर सवाल उठाता है और सही मंच पर अपनी आवाज उठाता है।

III. आधुनिक युग में हमारा आचरण:

आज के समाज में केवल व्यक्तिगत रूप से अच्छा होना काफी नहीं है, बल्कि एक जिम्मेदार वैश्विक नागरिक बनना आवश्यक है। हमारा आचरण ऐसा होना चाहिए जो केवल समाज को दिखाने के लिए न हो, बल्कि अकेले में भी हम नैतिक रूप से सही काम करें।

- आज का युग जलवायु परिवर्तन और पर्यावरणीय संकट का युग है। ऐसे में हमारा आचरण प्रकृति के प्रति संवेदनशील होना चाहिए संसाधनों (पानी, बिजली, भोजन) का दुरुपयोग न करना भी आज के युग का सबसे बड़ा ***सदाचरण*** है।
- पर्यावरण को नुकसान पहुंचाने वाली आदतों (जैसे सिंगल-यूज प्लास्टिक) का त्याग करना और सतत जीवन शैली अपनाना आज के समय में सबसे महत्वपूर्ण आवश्यकता है।
- संकीर्ण मानसिकता से ऊपर उठकर 'वसुधैव कुटुंबकम' (पूरी धरती ही मेरा परिवार है) की भावना को अपने व्यवहार में लाना समाज के प्रति **निष्ठा** का प्रतीक है |
- आज हमारा आचरण एक 'सजग प्रहरी' जैसा होना चाहिए। किसी भी संदेहास्पद लिंक या खबर पर बिना जांचे भरोसा न करना ***'डिजिटल सतर्कता'*** है।
- समाज में हो रहे भ्रष्टाचार के खिलाफ आवाज उठाना '***नागरिक सतर्कता***' है ।

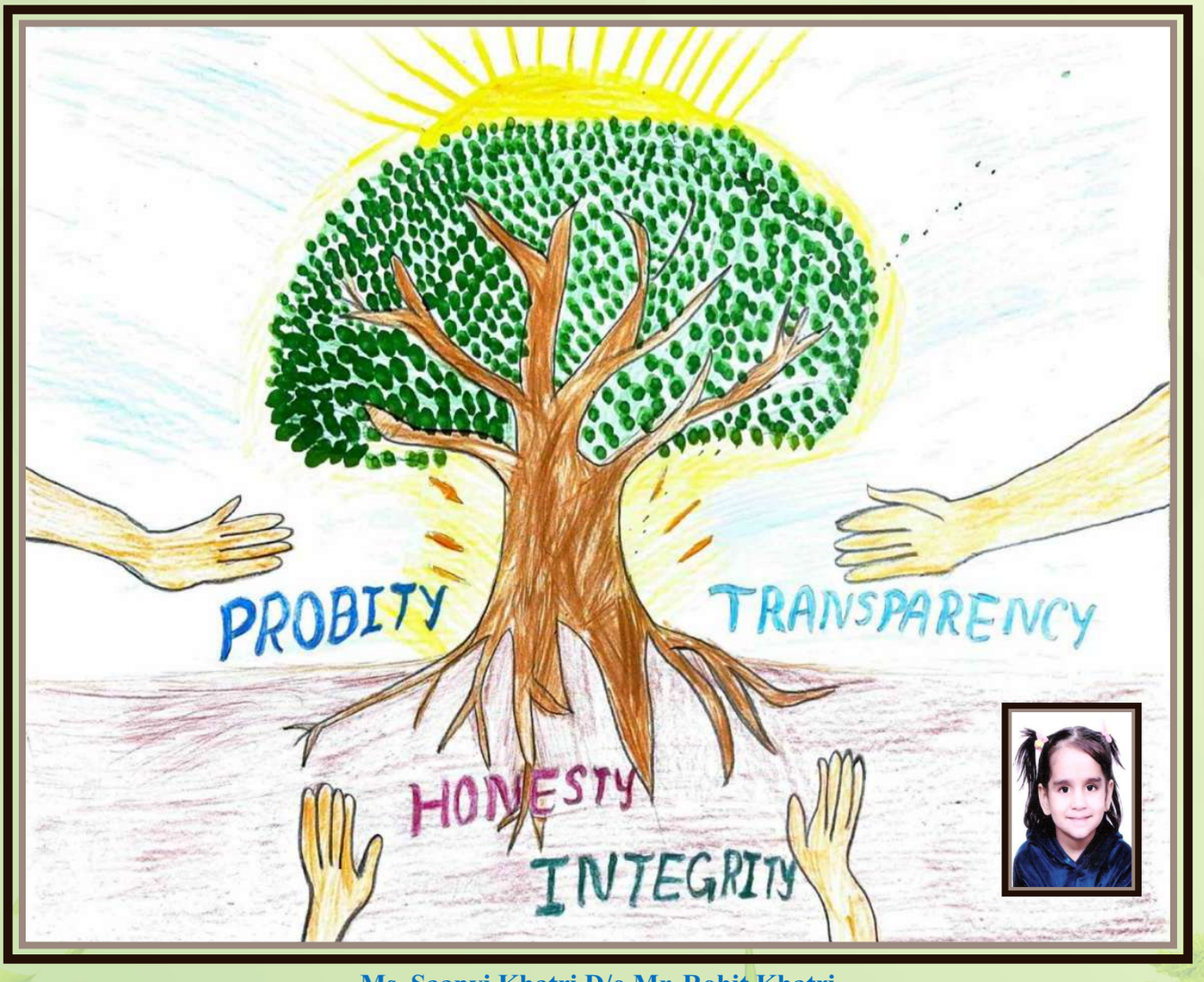
IV. निष्कर्ष

महाभारत में जिस प्रकार भीष्म, विदुर और कृष्ण के आचरण से समाज की दिशा तय होती थी, उसी प्रकार आज हमारा व्यक्तिगत आचरण पूरे समाज के चरित्र को तय करता है। जब हम आज के युग में ईमानदारी, निष्ठा, पारदर्शिता,

जवाबदेही और सतर्कता को अपने आचरण का हिस्सा बनाते हैं, तब हम केवल अपना भला नहीं करते, बल्कि एक सुरक्षित और न्यायपूर्ण समाज के निर्माण में अपनी **साझा जिम्मेदारी** को पूरा करते हैं।

एक पारदर्शी और न्यायपूर्ण समाज का निर्माण किसी एक व्यक्ति या संस्था तक सीमित नहीं है। जब प्रत्येक नागरिक ईमानदारी को अपना स्वभाव, निष्ठा को अपना चरित्र, पारदर्शिता और जवाबदेही को अपना कर्तव्य और सतर्कता को अपनी आदत बना लेगा, तभी एक आदर्श राष्ट्र की कल्पना साकार हो सकती है। यह हम सबकी सामूहिक यात्रा और साझा जिम्मेदारी है।

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Ms. Saanvi Khatri D/o Mr. Rohit Khatri

When Speed Meets Scrutiny



Rahul Raj
Deputy Manager (Projects)

Speed and scrutiny are often presented as opposing forces.

Speed asks us to decide, act and move forward. Scrutiny asks us to pause, verify and question. Speed is associated with efficiency, while scrutiny is sometimes associated with delay. In this understanding, vigilance appears to stand between an officer and a timely decision, adding another layer of examination to an already elaborate process.

But is this understanding correct?

Does vigilance slows down decision-making, or can a well-designed vigilance framework actually make decisions faster? Vigilance if built into the process through clear rules, defined responsibilities, reliable information and proportionate controls, it can reduce uncertainty and enable officers to take timely decisions with greater confidence.

The real choice is therefore not between speed and scrutiny. It is between unstructured scrutiny that creates delay and intelligent scrutiny that enables speed.

Why Vigilance Is Often Associated with Delay

In many organisations, employees encounter vigilance indirectly through additional queries, observations, approvals and record requirements. They may be asked to provide a clarification long after a decision has been taken or to explain why a particular procedure was followed.

A system that makes honest officers afraid to decide does not necessarily become more vigilant. It may simply become slower. Matters remain pending, files travel through unnecessary levels, opportunities are lost and responsibility becomes increasingly difficult to identify.

Delay itself can create risk. A project may miss a contractual milestone. A time-sensitive approval may lose its relevance. A project facing difficulty may deteriorate while departments debate the appropriate course of action.

Therefore, timely decision-making and vigilance should not be treated as competing institutional goals. Both are necessary for sound governance.

Speed Without Scrutiny Is Not Efficiency

Although delay has costs, speed alone cannot be considered efficiency.

A decision taken quickly on incomplete, inaccurate or unverified information may have to be reversed later.

adjustments. What appeared to save time at the beginning may consume far more time subsequently. Speed without Rectification may require further correspondence, legal examination, additional approvals and financial verification can therefore be an illusion. It moves the file, but not necessarily the process, toward the correct outcome.

So, what is the solution for these, how can we maintain balance and extract the best of both? Below are few suggestions:

i. Scrutiny Should Be Built into the Process

Traditional scrutiny often occurs after a proposal has been fully prepared and submitted for approval. If a gap is then detected, the file may be returned, corrected and resubmitted. This creates avoidable circulation and delay. An enabling vigilance system works differently. It does not wait until the final stage to ask whether the basic checks were completed. It integrates critical checks into the process itself.

When the requirements are known in advance, the originating officer can prepare a complete proposal at the first instance. The reviewing officer knows the precise scope of examination. The approving authority receives the material necessary for taking a reasoned decision. This is faster than a system in which requirements emerge gradually through multiple rounds of queries.

Thus, the most effective scrutiny is not the scrutiny added at the end. It is the scrutiny embedded at the beginning.

ii) Clear Rules Reduce Decision Time

Ambiguity is one of the greatest causes of delay. When a policy clearly specifies the applicable condition, approval hierarchy and documentation requirement, an officer can process the matter with reasonable certainty. When the policy is silent, inconsistent or open to several interpretations, even a simple issue may move through multiple departments. The solution is not to create a rule for every possible situation. No manual can anticipate every commercial, technical or operational circumstance. Excessively detailed rules may themselves become difficult to apply.

This distinction is particularly important in project finance. Every project is not identical. Differences in technology, location, contractual structure, implementation status, market conditions and risk allocation may require case-specific judgement.

A sound vigilance framework should therefore protect compliance without eliminating judgement. Where the rule is mandatory, it must be followed. Where discretion is permitted, the basis for exercising that discretion should be recorded. Where a deviation is necessary, it should be disclosed and placed before the competent authority. Such clarity allows officers to act rather than remain uncertain about the boundaries of their authority. The purpose of vigilance is not to eliminate risk. It is to ensure that risk is taken consciously, transparently and in the institution's interest.

iii) **From More Checks to Better Checks**

The strength of a control system is not determined by the number of approvals it contains. If several reviewing officers repeat the same examination, the organisation receives little additional protection. The file becomes longer, but accountability becomes weaker because everyone has seen the proposal and no one clearly owns a particular check.

Effective scrutiny requires each control to have a defined purpose. This does not mean that departments should work in isolation. Material information must be shared, and issues may overlap. However, primary responsibility

should remain identifiable. When ownership is clear, duplicate examination can be reduced. Queries become more precise, and the proposal can move faster.

iv) Technology Can Make Vigilance Invisible

A digital system can prevent a proposal from moving forward if a mandatory field is incomplete. It can identify when figures entered in two sections do not reconcile. It can maintain version history, record approvals, preserve timestamps and highlight pending actions. Such controls reduce dependence on memory and prevent routine errors from reaching the final decision stage.

Technology can also provide standard templates, automated checklists and dashboards for monitoring timelines. This allows officers to concentrate on substantive risks rather than repeatedly confirming basic information.

However, digitalisation alone does not guarantee good governance. An online process can reproduce the same ambiguity, duplication and excessive approvals that existed on paper. A poorly designed digital workflow may move an inefficient process onto a screen without improving it.

Technology should therefore be used to simplify controls, not merely digitise complexity. The purpose is to make compliance easier, exceptions more visible and accountability more traceable.

v) A Culture That Rewards Timely and Honest Decisions

No framework can succeed without the right organisational culture.

Employees must know that raising a genuine concern is not obstruction. At the same time, raising repetitive or immaterial queries merely to avoid responsibility should not be mistaken for vigilance. Similarly, taking a timely decision within delegated authority should be encouraged. Referring every matter upward may appear cautious, but it weakens delegation and slows the institution.

Leadership plays a critical role in establishing this culture. If employees observe that reasonable decisions are supported, genuine errors are distinguished from misconduct and concealment is treated more seriously than disclosure, they will be more willing to exercise judgment responsibly. Vigilance then becomes a source of confidence rather than fear.

Speed without scrutiny can produce fragile decisions. Scrutiny without proportion can produce paralysis. The objective of good governance is not to choose one over the other. It is to create a system in which scrutiny gives decisions the strength to move faster.

Vigilance should not be the brake applied after a decision gathers speed. It should be the steering that gives the organisation confidence to move forward.

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Probity for Prosperity: The Path to Ethical Growth



Anushka Kumari
Deputy Manager (F&A)

True progress, whether for an organization or a nation, rests on a strong ethical foundation. The theme "Probity for Prosperity" reminds us that genuine prosperity is not built on economic growth alone — it is built on honesty, transparency, and accountability.

When an organization operates with transparency, it earns the trust of stakeholders and the public. This trust becomes the bedrock of investment, collaboration, and sustainable development. Corruption, on the other hand, not only misuses resources but also erodes institutional credibility, ultimately slowing down the very progress it claims to enable.

Vigilance is not the responsibility of a single department — it is a shared responsibility. Every employee, regardless of position, contributes to the organization's integrity through everyday choices: following rules diligently, maintaining transparent records, and avoiding conflicts of interest. These small, consistent acts of honesty collectively build a strong, corruption-free work culture.

For an organization like IREDA, which plays a vital role in nation-building through renewable energy, upholding transparency and accountability is even more crucial. When we embrace probity in our actions, we not only strengthen the organization's reputation but also contribute to the larger goal of national prosperity.

Let us, therefore, resolve to make honesty and integrity an integral part of our work and daily lives — for that is the true path to lasting prosperity.

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सत्यनिष्ठा से समृद्धि : राष्ट्र निर्माण की आधारशिला



अजय कुमार गुप्ता
प्रबंधक (राजभाषा)

आज के परिदृश्य में मनुष्य को भागदौड़ भरी और प्रतिस्पर्धी दुनिया में सफलता पाना तो आसान है। लेकिन उसे अपने चरित्र को बनाए रखना सबसे कठिन एवं जटिल है। ऐसे समय में "सत्यनिष्ठा" हमारे लिए वह नैतिक दिशा-सूचक है। जो हमें भटकाव के रास्तों पर भी सही राह दिखाता है। अत: यह केवल एक गुण नहीं, बल्कि जीवन जीने की एक शैली है। यह शब्द 2 शब्दों से मिलकर बना है- "सत्य" और "निष्ठा"। अत: इसका प्रत्यक्ष अर्थ होता है। अपने सत्य के प्रति वफादार रहना। जब हमारे विचार, हमारे शब्द और हमारे कर्म-एक क्रम में होते है। तो उस स्थिति को सत्यनिष्ठा कहते है। यह मानव जीवन के नैतिक चरित्र की रीढ़ की हड्डी है।

इस क्रम में यह आवश्यक हो जाता है कि हम सत्यनिष्ठा के महत्व पर चर्चा करते हुए उसके विभिन्न पहलुओं को समझने एवं जानने की कोशिश करें। क्योंकि यह गुण अपने आप में व्यक्तिगत होते हुए भी व्यापक परिभाषा रखता है। यह राष्ट्र निर्माण, वित्तीय संरक्षण एवं उसके विकास के साथ ही साथ राष्ट्रिय सुरक्षा को भी प्रभावित करता है। कहने का आशय यह है कि सत्यनिष्ठा व्यक्ति, समाज एवं राष्ट्र के लिए क्यों जरूरी है।

यह गुण अपने साथ कई मानवीय व्यवहार को संचयित करता है। ईमानदारी, निष्पक्षता, पारदर्शिता एवं उत्तरदायित्व इसके अभिन्न अंग है। किसी भी इकाई में जब यह सामंजस्य अपनी पूर्णता में कार्य करता है तो वहाँ विश्वास का वातावरण निर्मित होता है। जो किसी भी इकाई की प्रगति का आधार बनता है। वर्तमान में तकनीक ने जीवन के प्रत्येक पहलू को प्रभावित किया है। और जब तक इस तकनीक का उपयोग ईमानदारीपूर्वक किया जा रहा है। तब तक वह समाज, देश और दुनिया के सभी लोगों के हित में है। परंतु जैसे ही इसका उपयोग कल्याण की जगह स्वार्थ से होने लगता है तो यह सभी के लिए विनाशकारी सिद्ध होने लगती है।

अगर किसी इकाई में गुणवत्ता पूर्वक लोग होते है। तो उस इकाई का उत्थान निश्चित होता है। वही अगर उस इकाई में निष्पक्ष एवं योग्य लोगों के विपरीत गुण वाले लोग हो तो उतनी ही तीव्रता से उसका विनाश भी संभव होता है। अर्थात ऐसी ईकाई जो राष्ट्र के संदर्भ में महत्वपूर्ण है। वहाँ निष्पक्षता एक अनिवार्य योग्यता है। जो राष्ट्र के कल्याण में महत्वपूर्ण घटक का कार्य करती है। जिस तरह जीवन यापन करने के लिए हमें बुनयादी आवश्यकताओं की जरूरत होती है। वैसे ही अपने जीवन में आगे बढ़ने, विकास करने के लिए पारदर्शिता भी बहुत जरूरी होती है। अगर हम

अपनी सोच से, कर्म से पारदर्शी होते है। तो उसका सबसे पहला परिणाम यह होता है कि हमारा जीवन सुगम होता है। जिससे हम अपने दैनिक कार्य, कार्यालयी कार्य आदि में ध्यान केंद्रित कर पाते है। निश्चय ही यह गुण हमें जीवन में बहुत आगे ले जाता है। जिससे हम अपने उन सपनों को आकार दे पाते है। जो व्यक्तिगत कल्याण के साथ-साथ राष्ट्र के कल्याण एवं विकास का भी आधार बनता है।

भारत की वैश्विक नीति के घटकों में एक घटक है "वसुधैव कुटुंबकम्"। भारत पूरे विश्व को एक परिवार मानता है और वैश्विक कल्याण, मानवीय सहायता और जलवायु परिवर्तन जैसी साझा चुनौतियों के समाधान के लिए सक्रिय रूप से आगे आता है। अत: यह हम भारतवासियों के उत्तरदायित्व के गुण को परिभाषित करता है। जैसे हम सभी अपने परिवार कि सूरक्षा, कल्याण हेतु उत्तरदायी होते है। वैसे ही हमें अपने कार्यालय संबंधी जिम्मेदारियों के लिए भी उत्तरदायी होना चाहिए। जब हम अपने कार्यों के प्रति उस भावना को समझते है। तो वह सिर्फ एक कार्य नहीं रह जाता। इससे हम उस कार्य से पूरी तरह से जुड़ पाते है। जिससे वह कार्य हमें अपना खुद का काम लगने लगता है। और जब हम अपने खुद का कम करने लगते है तो उसमें हमें आनंद तो आता ही है साथ-साथ हम उसके प्रति सत्यनिष्ठा का निर्वहन भी करते है।

उपरोक्त उल्लेखित गुणों के सामंजस्य से ही सत्यनिष्ठा का प्रारम्भ होता है एवं राष्ट्र निर्माण कि आधारशिला रखी जाती। यह विवरण इस बात का प्रमाण है कि भारतीय संस्कृति में सत्यनिष्ठा कितना मूल्यवान गुण है। जो हमारे जीवन के प्रत्येक स्तर को प्रभावित करता है। इसी परिभाषा में यह व्यक्तिगत गुण होने के साथ-साथ भारतीय परंपरा की सामूहिक संस्कृति है। राष्ट्र निर्माण, राष्ट्र सूरक्षा, वित्तीय उत्थान एवं चौमुखी विकास हेतु महत्वपूर्ण कुंजी है यह।

सत्यनिष्ठा से अर्जित उपलब्धियाँ स्थायी होती हैं। समाज में सम्मान तथा विश्वास का आधार बनती हैं। इसलिए यह कहना उचित होगा कि "सत्यनिष्ठा से समृद्धि" केवल एक नारा नहीं, बल्कि एक सशक्त और विकसित राष्ट्र के निर्माण का मार्ग है। सत्यनिष्ठा किसी भी व्यक्ति, संस्था और राष्ट्र के चरित्र की पहचान होती है। यह केवल ईमानदारी तक सीमित नहीं है, बल्कि अपने कर्तव्यों का निष्पक्ष, पारदर्शी और उत्तरदायित्वपूर्ण निर्वहन करने की भावना है। जब व्यक्ति और संस्थाएँ सत्यनिष्ठा के मार्ग पर चलती हैं, तब विश्वास का वातावरण निर्मित होता है, जो किसी भी समाज और अर्थव्यवस्था की प्रगति का आधार बनता है।

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The Currency of Trust



Sakshi Shaw
Deputy Manager (CA&CS)

There is a comforting myth that dishonesty is efficient, that cutting corners saves time, that a small "adjustment" here or there speeds things along without any real cost. This myth persists because, in the short term, it often appears true. Numbers can be smoothed, delays can be hidden, and inconvenient facts can be quietly set aside. What this myth conveniently ignores is the bill that arrives later and it almost always arrives with interest.

History offers no shortage of examples of this delayed reckoning. Institutions have thrived for years on inflated figures, unchecked favouritism, or irregularities that everyone chose not to notice until the day the gap between appearance and reality became too wide to hide. What follows such moments is rarely described as a "correction." It is, more often, a collapse and the cost of that collapse is rarely borne only by those responsible. It spreads to employees who had nothing to do with the wrongdoing, to stakeholders who trusted the institution in good faith, and to the reputation of an entire system that now has to work twice as hard to be believed again.

As is often said, and widely attributed to Warren Buffett, "It takes twenty years to build a reputation and five minutes to ruin it." Whatever its precise origin, the line captures something no policy document quite manages to: reputation is not an asset that can be rebuilt overnight through a press release or a rebranding exercise. It is compounded slowly, through thousands of small, honest actions and it can be undone in a single moment of carelessness or convenience.

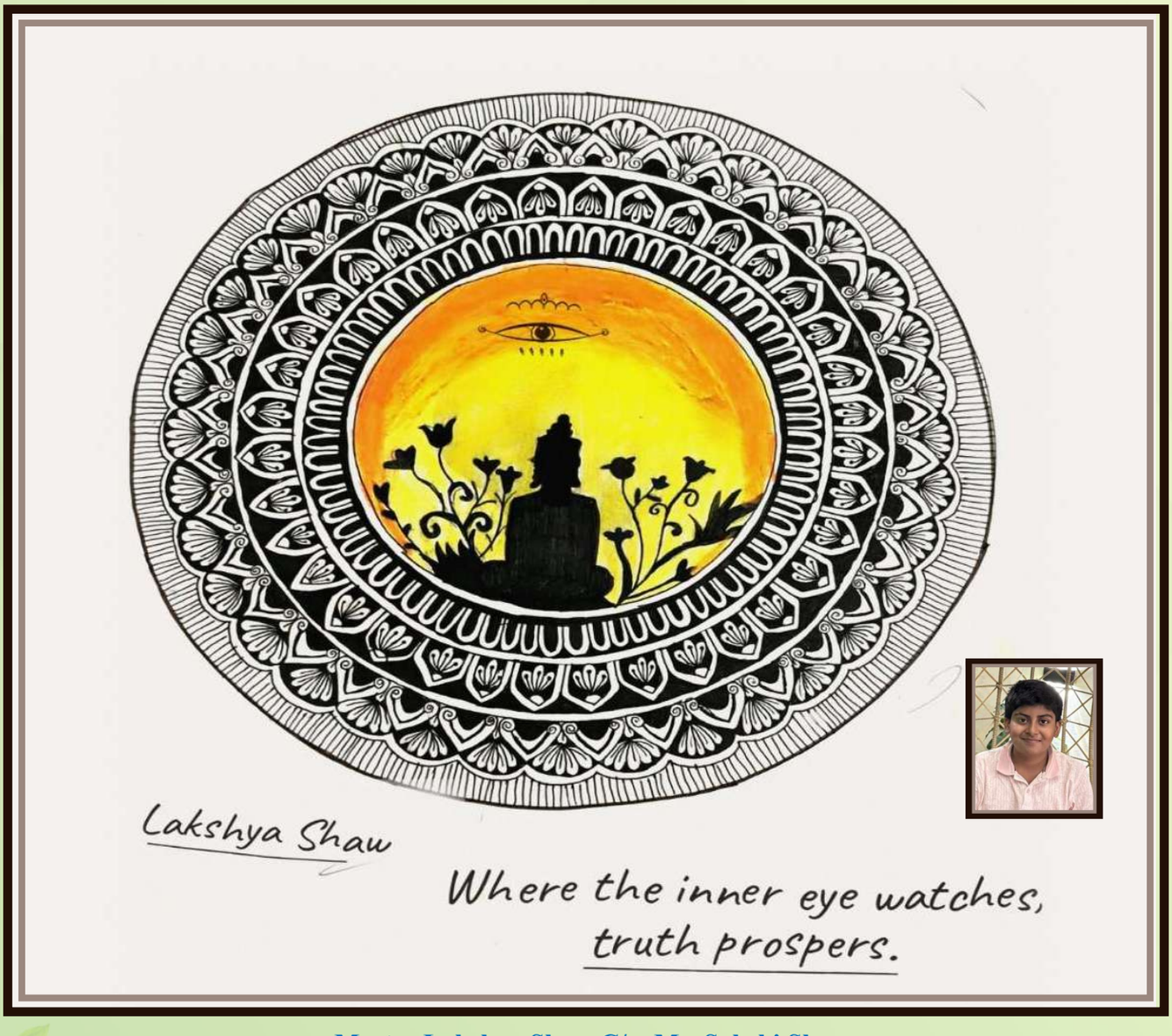
This is the deeper meaning behind this year's theme, "Probity for Prosperity" (सत्यनिष्ठा से समृद्धि). It is not a moral slogan detached from practical reality it is, in fact, one of the most practical principles an organisation can operate by. Genuine, durable prosperity is never built on numbers or outcomes that cannot withstand scrutiny. It is built slowly and deliberately, through honest decisions made even when no one is watching, and even when a dishonest shortcut would have been easier and gone unnoticed.

It is worth remembering that integrity is rarely tested through single, dramatic decisions. It is tested repeatedly, in small and often invisible moments approving a transaction correctly rather than conveniently, reporting a discrepancy instead of explaining it away, and choosing transparency over the comfort of ambiguity. None of these moments make headlines. But together, over months and years, they form the invisible foundation on which every credible institution stands.

Every decision made with integrity, however small, however unnoticed at the time is a brick laid in a structure meant to last. If those bricks are honest, the structure stands firm for decades, weathering scrutiny, change, and even crisis without cracking. But if even a few of those bricks are hollow placed for convenience rather than correctness the cracks eventually show.

There are no genuine shortcuts to lasting prosperity. There is only the long, often unglamorous, and ultimately rewarding road of doing things right: steadily, transparently, and without exception. Organisations, like individuals, are not judged by the promises they make in good times, but by the choices they hold to when no one is checking and nothing is at stake but their own conscience. Every institution eventually presents its bill. The only choice we truly have is what currency we pay it in, trust, patiently earned, or trust, painfully lost.

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Master Lakshay Shaw C/o. Ms. Sakshi Shaw

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"सत्यनिष्ठा से समृद्धि"



अमित कुमार
उप प्रबंधक (आईटी)

किसी भी राष्ट्र, संस्था अथवा व्यक्ति की वास्तविक समृद्धि केवल धन-संपत्ति के संचय से नहीं, बल्कि उसकी नींव में विद्यमान सत्यनिष्ठा से मापी जाती है। "सत्यनिष्ठा से समृद्धि" केवल एक नारा नहीं, बल्कि एक जीवन-दर्शन है, जो यह सिखाता है कि ईमानदारी और पारदर्शिता ही सतत विकास तथा दीर्घकालिक उन्नति का सबसे मजबूत आधार हैं।

सत्यनिष्ठा का अर्थ और महत्व

सत्यनिष्ठा का अर्थ है – विचार, वचन और कर्म में एकरूपता। यह वह गुण है जो व्यक्ति को अपने कर्तव्यों के प्रति निष्पक्ष, पारदर्शी और उत्तरदायी बनाता है। जब कोई अधिकारी, कर्मचारी या नागरिक अपने दायित्वों का निर्वहन ईमानदारी से करता है, तो उसका प्रभाव केवल व्यक्तिगत जीवन तक सीमित नहीं रहता – वह पूरे संगठन और समाज की कार्यसंस्कृति को प्रभावित करता है।

भ्रष्टाचार, चाहे वह किसी भी रूप में हो, संस्थाओं की विश्वसनीयता को खोखला करता है, संसाधनों का दुरुपयोग करता है और अंततः आम जनता के अधिकारों तथा अवसरों का हनन करता है। इसके विपरीत, जहाँ सत्यनिष्ठा को जीवन-मूल्य के रूप में अपनाया जाता है, वहाँ पारदर्शी शासन, कुशल संसाधन-प्रबंधन और जनता का विश्वास स्वतः विकसित होता है।

सतर्कता: भ्रष्टाचार-मुक्त समाज की पहली सीढ़ी

सतर्कता जागरूकता सप्ताह का उद्देश्य केवल नियमों और दंड-प्रावधानों की जानकारी देना नहीं है, बल्कि प्रत्येक नागरिक और कर्मचारी के भीतर एक ऐसी सजगता जगाना है, जिससे वह स्वयं भ्रष्टाचार को पहचान सके और उसका प्रतिरोध कर सके। सतर्कता एक सतत प्रक्रिया है – यह केवल जाँच-एजेंसियों का दायित्व नहीं, अपितु हर व्यक्ति की सामूहिक जिम्मेदारी है।

निवारक सतर्कता (Preventive Vigilance) इस दिशा में विशेष रूप से महत्वपूर्ण है। पारदर्शी प्रक्रियाएँ, स्पष्ट नियमावली,

डिजिटल प्रणालियों का उपयोग और नियमित समीक्षा – ये सभी उपाय भ्रष्टाचार की संभावनाओं को जड़ से समाप्त करने में सहायक सिद्ध होते हैं।

समृद्धि की ओर यात्रा

जब संस्थाएँ सत्यनिष्ठा को अपनी कार्यप्रणाली का केंद्र बिंदु बनाती हैं, तो इसका सीधा लाभ दक्षता, विश्वसनीयता और उत्पादकता में वृद्धि के रूप में दिखाई देता है। निवेशकों का विश्वास बढ़ता है, नागरिकों को समय पर और निष्पक्ष सेवाएँ प्राप्त होती हैं, तथा संसाधनों का उपयोग विकास कार्यों में अधिक प्रभावी ढंग से होता है। यही सच्ची समृद्धि है – केवल आर्थिक संपन्नता नहीं, बल्कि एक ऐसा समाज जहाँ न्याय, समानता और अवसर सबके लिए सुलभ हों।

निष्कर्ष

"सत्यनिष्ठा से समृद्धि" यह संदेश देता है कि ईमानदारी कोई सीमित करने वाला बंधन नहीं, बल्कि प्रगति का सशक्त माध्यम है। प्रत्येक व्यक्ति यदि अपने कार्यक्षेत्र में सत्य, निष्ठा और पारदर्शिता का पालन करे, तो न केवल संगठन बल्कि संपूर्ण राष्ट्र समृद्धि के पथ पर अग्रसर होगा। आइए, इस सतर्कता जागरूकता सप्ताह पर हम सब यह संकल्प लें कि अपने कर्तव्यों का निर्वहन पूर्ण सत्यनिष्ठा के साथ करेंगे और भ्रष्टाचार-मुक्त, समृद्ध भारत के निर्माण में अपना योगदान देंगे।

"जहाँ सत्यनिष्ठा है, वहीं समृद्धि है।"

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Shri Rizwan Athar, Manager

Technology as the New Vigilance Officer



Advait Arvind Narsikar
Deputy Manager (Projects)

For a long time, vigilance in our offices meant a person. An officer reading a file, a surprise inspection, a complaint dropped in a box, an enquiry that began only after something had already gone wrong. It was honest work, but it was slow, and it depended on memory. And because it depended on people, it could be delayed or quietly talked out of.

That is changing. The new watchman in the office is not a person at all. It is the system itself. It never takes a day off, it does not accept a cup of tea in return for a favour, and it does not forget. Every action gets recorded. Every decision gets a time stamp. Whatever you do to a file stays on record long after everyone has forgotten about it.

LESS ROOM TO BEND THE RULES

Most corruption comes down to one thing: someone having the power to say yes or no with nobody watching. A file can sit for months with no explanation. A tender can be quietly tilted towards a favourite. A record can go missing at a convenient moment.

Digital systems do not fix this by lecturing anyone about honesty. They just leave less room to bend the rules. Take an online tender. Bids are sealed and open only at a fixed time. Everyone is registered the same way. Prices are compared automatically and are there for all to see. None of it makes cheating impossible, but it makes it a lot harder and a lot riskier. Sometimes that is enough to stop it.

THE FILE THAT CANNOT VANISH

Nothing shows this better than the shift to the e-office. For years the paper file was both the memory of a decision and its weak point. It could be lost, moved, or simply declared “not traceable” — one of the most useful phrases in any office.

On a digital system, that excuse is gone. The moment a file reaches you, the clock starts. How long you kept it, when you opened it, what you wrote, whether you cleared it or objected — all of it is saved on its own, without anyone deciding to save it. Sitting on a file for reasons you would rather not write down now leaves a mark everyone can see.

On paper, doing nothing left no trace. On a computer, doing nothing is the trace.

That is the real change. Once you know your handling of a matter is being quietly recorded, you behave differently. Not because you have suddenly become a better person, but because getting caught is now far more likely, and “I don’t remember” no longer works.

A RECORD THAT CANNOT BE BOUGHT

Behind all this sits the audit trail — a simple, running log of who did what and when. Nobody really notices it. It just runs in the background. But it may be the most useful anti-corruption tool we have.
A witness can be pressured or paid to forget. Papers can be torn up. An audit trail cannot. It records what happened plainly, without fear or favour. Years later, if a decision is questioned, it can show exactly who touched the record, who changed a number, who approved something they should not have, and at what minute. And like a CCTV camera in plain sight, just knowing it is there makes people think twice.

CATCHING THE PROBLEM EARLY

Technology is also getting better at spotting trouble on its own. Direct Benefit Transfer, which sends subsidies straight to people's bank accounts, cut out the middlemen who used to take a slice of every payment. Remove the middleman and you remove the leak. The savings have run into very large sums — money that reached people instead of disappearing along the way.

When lakhs of transactions are digital, they can be scanned for odd patterns no human auditor could ever catch by hand. Too many contracts going to one vendor. Approvals that keep skipping the same check. Payments that suddenly spike at year-end. The system flags these on its own and points the investigator to the few cases that actually need a closer look, instead of everything getting the same shallow glance.

BUT IT IS ONLY A TOOL

None of this is magic, and it would be foolish to pretend otherwise. Any system can be misused. Digital work brings its own risks — data leaks, cyber fraud, people gaming the very system meant to stop them. Passwords get shared. An audit trail is useless if nobody ever reads it, and a screen full of red flags means nothing if everyone ignores them.

So the honest truth is this: technology makes dishonesty harder, but it does not remove the wish to be dishonest. That still sits inside a person, and no software has been written that can fix it. The system can watch, record, and warn. It still needs honest people to build it sensibly, to read what it shows, and to act on it.

EVERYONE'S JOB NOW

And that is really the point of this year's theme, Satyanishtha se Samruddhi — integrity leading to prosperity. Technology does not take vigilance off our plate. It spreads it to everyone. In a digital office, each of us is both watched and watching. Every accurate entry, every honest noting, every refusal to leave a false trial adds to the integrity of the whole place.

And if you are honest, the audit trail is not your enemy — it is your best defence, the record that clears your name when a doubt lands on you. Only the person with something to hide has any reason to resent it.

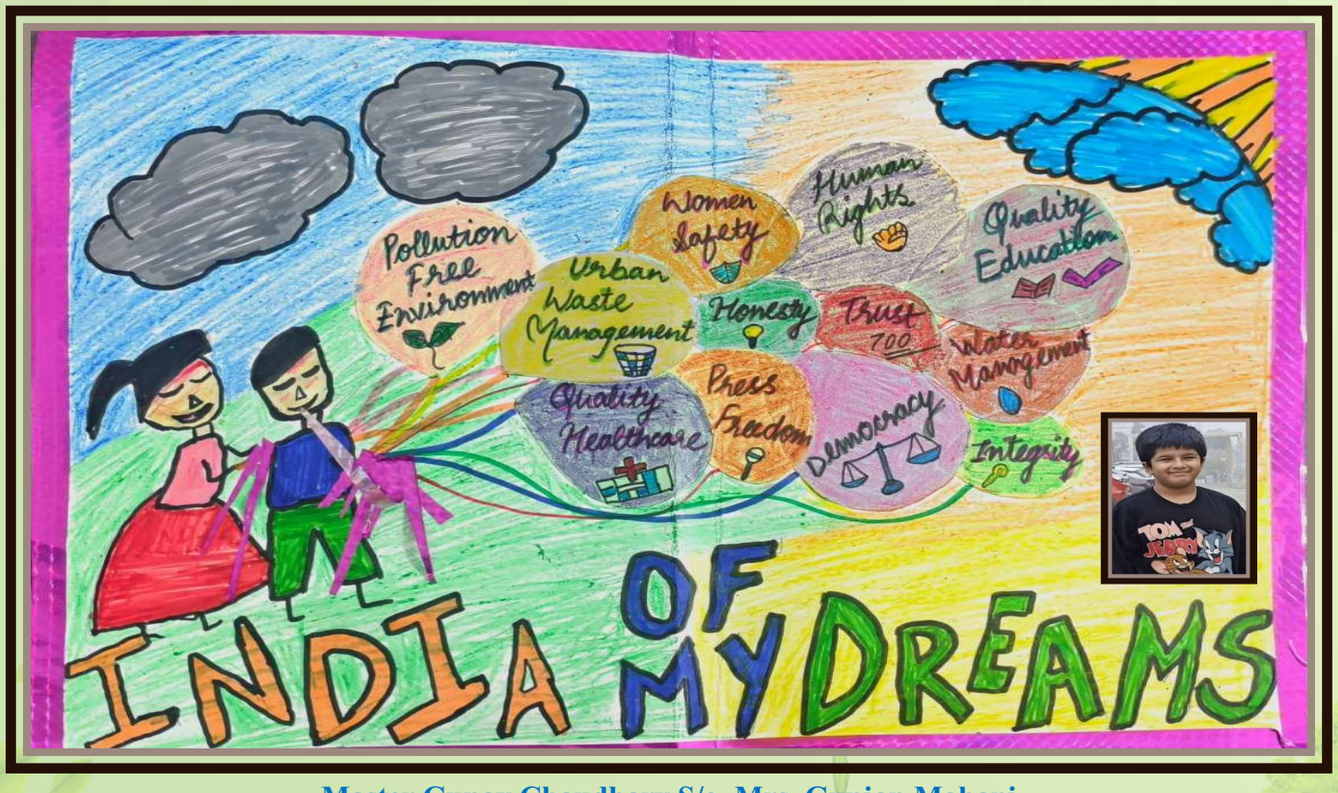
The link between honesty and prosperity is not just a nice slogan. Corruption is a cost. It makes projects dearer, slower, and badly run, and it eats away at trust. Every rupee siphoned off is a rupee that did not build a road, light up a village, or fund a clean-energy project. Plug those leaks and the money goes back into real progress. Clean governance is not a luxury for good times. It is what real growth is built on.

So the vigilance officer today is half human, half machine. The files are now data, the inspection is now the software, the complaint box is now an online portal. But this is not the end of human vigilance — it is a boost to it. The machine does the tireless watching and remembering; people are left to do the part only people can do, which is to decide, and to act honestly. The watchman never sleeps now. But it still leans, as it always has, on the honesty of the people standing next to it. Technology can make being dishonest harder. Choosing to be honest is still up to us, every single day.

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Master Reyansh Kanojia S/o. Mr. Narendra Kumar



Master Gunav Chaudhary S/o. Mrs. Gunjan Mahani

"Probity for Prosperity"



Dheeraj Mehta
Executive Director (F&A)

प्रोबिटी (Probity) का हिंदी अर्थ सत्यनिष्ठा और ईमानदारी है। इसका उपयोग जीवन, शासन या कार्यक्षेत्र में नैतिक और भ्रष्टाचार-मुक्त आचरण है।

Probity means honesty, integrity, and strong moral uprightness. It reflects these values in all dealings— personal, official, or political—and is commonly used in expressions such as **"financial probity" and "probity in governance"**. Sustainable prosperity can be achieved only through a culture of probity, where decisions are made with honesty, integrity, and transparency.

The public institutions are based on the foundation of trust wherein honesty & integrity in conduct and decision-making are expected even when it is difficult or inconvenient for the stakeholders.

Shared Responsibility for Probity

Probity cannot be ensured by Vigilance alone. It is a shared responsibility of all stakeholders, including employees, vendors, borrowers, and other parties, regardless of their position or role. Each stakeholder is accountable for their conduct and for protecting the organisation's integrity.

At the same time, a culture of probity should not become a culture of fear. Employees who take decisions in good faith with proper documents & following due process and in the bona fide interest of the organisation should not face undue hardship merely because a decision later results in an adverse outcome or financial loss.

Complex commercial & business decisions involve calculated risk and therefore distinction must be maintained between a bona fide error of judgement and mala fide conduct. Providing protection and appropriate immunity for employees of a public institution within the framework of applicable rules is essential for effective decision-making and sustainable growth. This practice will encourage innovation and timely decisions and motivation amongst hierarchy of a public institution.

Probity and prosperity are not competing objectives rather complement each other. The path to prosperity lies in a collective decision making coupled with integrity & transparency.

Probity in conduct results in prosperity.

Consider the example.

Consider a Public Financial Institution that sanctions a loan for an infrastructure project after completing the

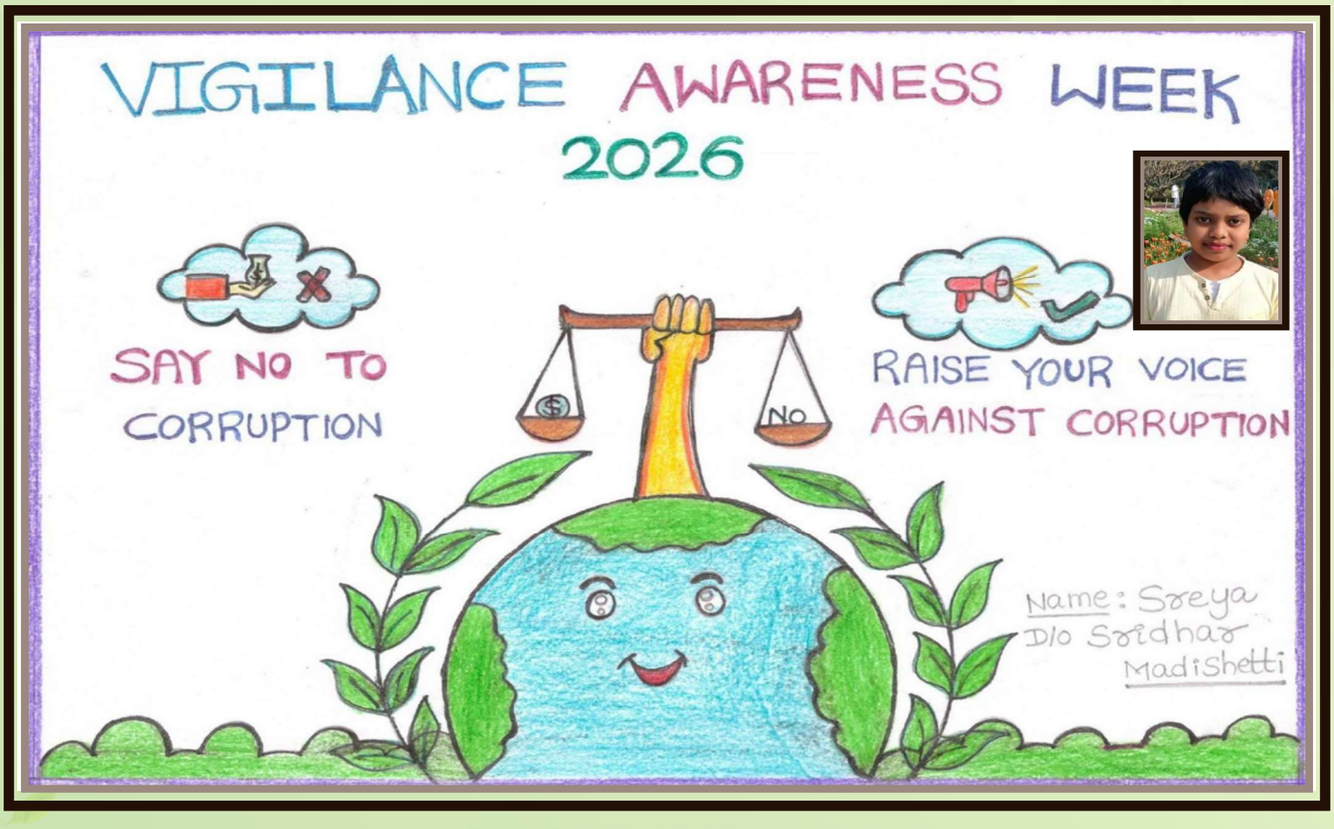
prescribed appraisal process. All relevant facts were placed before the competent authority, which made an informed decision through the established mechanism. The decision-makers exercised due diligence and acted in good faith based on the information and circumstances available at the time.

Subsequently, due to unforeseen circumstances such as adverse market conditions, regulatory delays, land related litigation, project disruptions, the developer's inability to perform, or the borrower's mala fide intent, the project suffered financial losses and became a stressed asset.

An adverse outcome should not automatically imply that the decision was improper in case of proper documentation and due diligence has been done. Any examination or Root Cause Analysis (RCA) should assess whether there was mala fide intent, conflict of interest, dishonesty, fraud, undue favour, or a deliberate violation of norms, rather than focusing solely on the financial result. The distinction must be clear: an honest decision may still lead to loss, and the outcome alone cannot determine its probity. Therefore, employees should be protected for bona fide decisions. An adverse outcome cannot turn a bona fide decision into a mala fide act. A decision's integrity must be assessed based on the information, process, and intent at the time it was made.

Such a balanced approach promotes probity without fear and encourages timely, responsible decision-making for sustainable prosperity.

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Ms. Sreya D/o. Shri Sridhar Madishetti

Good Governance: The Foundation of a Strong Institution



Gaurav Varshney
Deputy Manager (F&A)

Good governance is not merely about following rules and procedures. It is about ensuring that every decision is guided by **integrity, transparency, accountability and public interest**. It creates an environment where authority is exercised responsibly and organisational resources are used efficiently and ethically.

At its core, governance is about the **responsible use of authority**. Every position of responsibility carries the power to approve, recommend, decide or influence. Good governance ensures that such authority is exercised fairly, objectively and only for the purpose for which it has been entrusted.

Transparency builds trust. When decisions are supported by clear reasoning, proper documentation and well-defined processes, they become easier to understand and review. Transparency reduces ambiguity and strengthens confidence in an institution.

Accountability creates responsibility. Every employee should be willing to take ownership of their decisions and actions. Before approving a proposal, one should ask: *Was the process fair? Were the applicable rules followed? Was the decision in the larger interest of the organisation?*

Integrity is the foundation of good governance. It is reflected in everyday actions—refusing an improper favour, declaring a conflict of interest, protecting *confidential* information, checking documents carefully and raising genuine concerns. Small acts of integrity, when practised consistently, create a strong ethical culture.

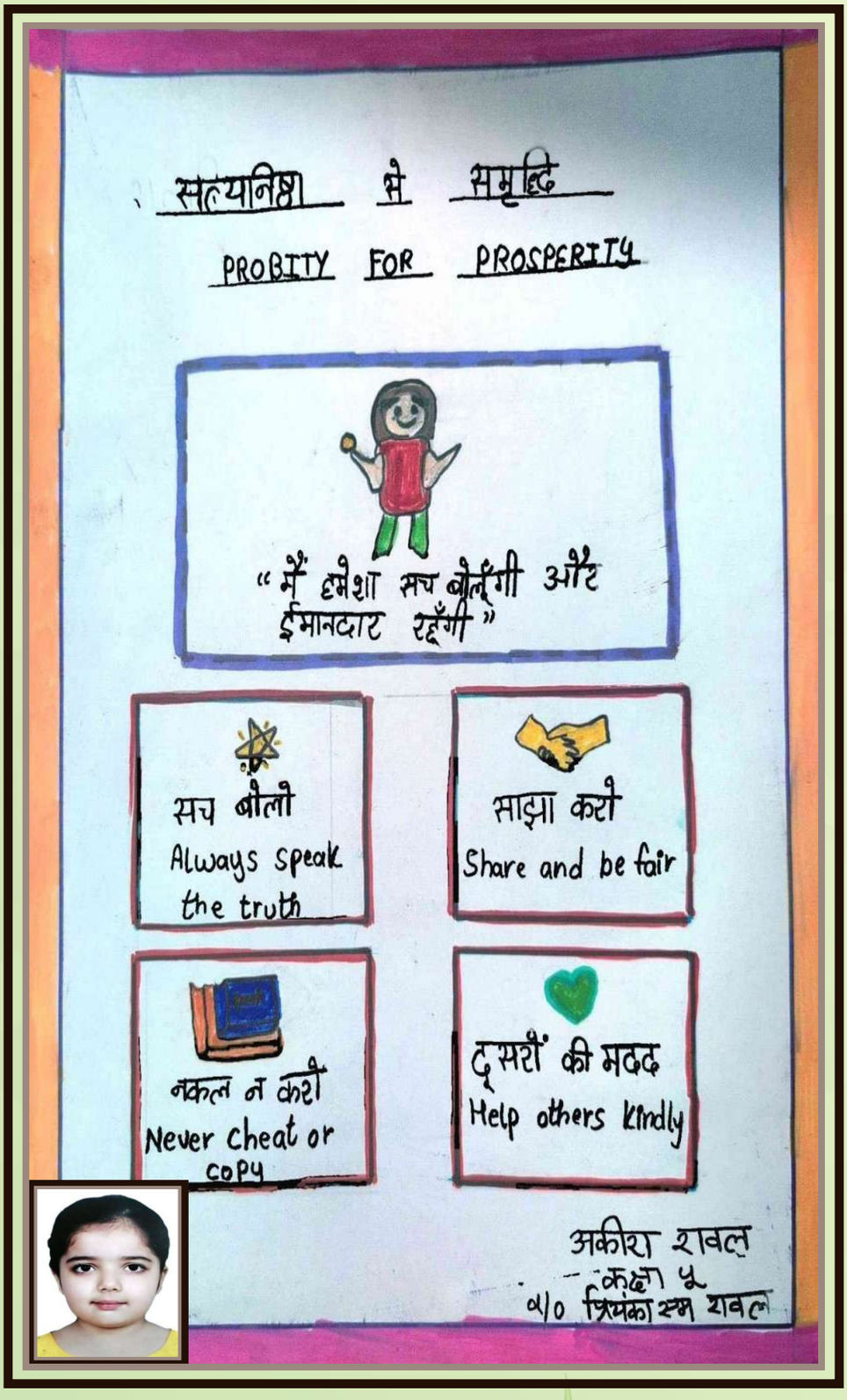
Technology can further strengthen governance through digital *procurement*, electronic approvals, automated controls, audit trails and data-based monitoring. However**, technology can provide safeguards, but only values can provide direction.**

Good governance is ultimately a **shared responsibility**. It cannot be confined to senior management or a particular department. Every employee contributes by *following* due process, protecting organisational resources and acting with honesty.

An organisation's success should not be measured only by what it achieves, but also by how it achieves it.

Good governance is not an obstacle to progress; it is the foundation of sustainable progress. When integrity guides authority, transparency guides decisions and accountability guides action, an institution earns lasting trust and creates prosperity that endures.

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Ms. Akira D/o Mrs. Priyanka Rawal

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Vigilance in the AI Era:Buddy with Boundaries



Simran Kaur
D/o. Mrs. Joginder Kaur
Senior Manager (Sectt.-Vigilance)

AI is quickly becoming the buddy we turn to first, whether for work, homework, recipes or even health advice. It can summarise a long document, draft an email, analyse data, generate ideas or challenge our thinking in seconds. In many ways, that is exactly what we want from a good buddy: useful, available and ready to help when we need it. But the more we rely on AI, the more important it becomes to ask where that help should stop and where our own judgment needs to begin.

That is where vigilance matters. As AI becomes part of everyday life, being vigilant is about being clear on **what we share, what we believe, what we delegate and what we continue to own**.

The first boundary is around **what we share**. AI makes it easy to paste a document, upload a file or type in personal information to get a quick answer. But not everything needs to go into a prompt. At work, that could mean client information, employee data, internal financials or intellectual property. In our personal lives, it could be medical information, financial details or something private about another person. Before sharing, the question should be simple: **does AI really need this information to help me**? If not, remove it, or keep it anonymised.

The second boundary is around **what we believe**. AI is very good at sounding confident, even when the answer is incomplete or wrong. A number may look precise but rest on weak assumptions. A summary may miss the one sentence that changes the meaning. Health advice may sound reasonable but lack the context a doctor would consider. The rule is straightforward: **the more important the answer, the closer we should get to the source**. Check the data, read the original document, verify the claim and involve an expert where the consequence of being wrong is high.

The third boundary is around **what we delegate**. The question is no longer whether AI can do a task. Increasingly, it can. The better question is whether this is something we still need to understand or judge ourselves. A student can use AI to explain a difficult concept but using it to complete an assessment may bypass the very learning the assessment is meant to test. An employee can use AI to generate hypotheses but should still understand the logic before recommending one. A manager can use it to structure feedback, but the judgment behind a performance decision should remain human. **AI should reduce effort without removing the thinking we still need to build or retain.**

The fourth boundary is **accountability**. AI can produce the output, but it cannot take responsibility for what happens next. If an AI-generated number goes into a client document, someone still owns that number. If an AI-written message is sent to a customer, someone owns what it says. If an AI recommendation influences a hiring, pricing or investment decision, a human still owns the outcome. **Human oversight means understanding enough to stand behind the result.**

These boundaries also need to change with the context. Using AI to improve the wording of an internal email is not the same as asking it to interpret confidential data, advise on a medical issue or influence a consequential decision. The higher the risk, the stronger the need for verification, approved tools and explicit human judgment.

None of this means using AI less. Good boundaries can help us use it more confidently. We already behave this way with people we trust we share selectively, question important advice, delegate according to capability and remain responsible for our own decisions. AI should be no different.

A good buddy helps us do more without taking over who we are. AI can help us think faster, explore more options and get to answer sooner. Vigilance is what keeps that relationship healthy: **know what not to share, what not to accept without checking, what not to delegate blindly and what responsibility must always remain ours.**



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Vigilance: The Guardian of Public Trust



Manjusha Shukla
Deputy General Manager (F&A)

Public Sector Undertakings (PSUs) are the heart and soul of the Indian economic framework. Despite the emergence of conglomerates and private corporates, the relevance of the PSU sector is undeniable. In all important sectors, be it energy, finance, or infrastructure, we see the critical role which the PSUs play. Owing to this huge responsibility of development lies the accountability that public funds are used in a transparent and empathetic way. This is where the role of the Vigilance Department is essential.

Vigilance Awareness Week, which has been celebrated since the year 2000, carries profound institutional significance. It is observed annually to commemorate the birthday of Shri Vallabhbhai Patel (falling on October 31st), who was the most authentic, hardcore honest, strong man, and a true icon of integrity. This week serves as a vital milestone for public sector frameworks to align their corporate activities with the values of probity and transparency.

We at PSUs need to follow rules, regulations, procedures, and guidelines while working. But if a company lacks robust processes to keep checks and balances in place or power is misused, what happens? As the saying goes, absolute power can become the root of institutional illness.

In the institutional setup of a PSU, the role of the Vigilance Department is critical—not only to prevent financial fraud and structural loss, but to ensure that all actions and decision-making are being done with due diligence, prudence, without prejudice, and without any vested interests.

It is the Central Vigilance Commission (CVC) which has ensured that honesty prevails in PSUs by acting through its extended arm, namely the Chief Vigilance Officer (CVO) and the internal Vigilance Department. It is the honest work of the Vigilance Department due to which a PSU can remain taint-free; otherwise, the *Sarkari* institutions can easily get maligned.

"Satyamev Jayate" is our motto. We should all actively help the Vigilance Department ensure that PSUs work strictly within the framework of rules and regulations, and that no one twists processes and procedures for vested interests. Presently, India is ranked 91st among 180 countries on the global index. We sincerely hope that we become No. 1 in the ranking of the most honest nations, and our Vigilance Department has a huge role to play in achieving this milestone. For this, it is time that vigilance becomes proactive.

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Probity in Financial Institutions: The Foundation of Trust, Accountability and Sustainable Growth



Rishabh Mangal
Manager (F&A)

Introduction

Financial institutions occupy a unique position in the economic and social development of a country. Whether banks, financial institutions, development finance institutions, insurance companies, or other regulated entities, they manage funds, make credit decisions, allocate capital and provide financial services to individuals, businesses and governments. Because of this responsibility, **probity in financial institutions is not merely an ethical expectation; it is a fundamental requirement for financial stability, public confidence and sustainable economic growth.**

The word *probity* represents integrity, honesty, fairness, transparency and adherence to ethical principles. In a financial institution, probity means ensuring that every financial decision, transaction, approval and administrative action is undertaken objectively, transparently and in accordance with applicable laws, regulations, policies and the highest standards of professional conduct.

A financially strong institution without probity may achieve short-term success but is unlikely to sustain stakeholder confidence in the long run. Conversely, an institution built on integrity and accountability creates an environment where resources are utilized efficiently, risks are managed prudently and stakeholders can place their trust in the institution.

Importance of Probity in Financial Institutions

1. Building Trust and Credibility

Trust is one of the most valuable assets of a financial institution. Depositors, borrowers, investors, regulators and other stakeholders expect the institution to handle financial resources responsibly.

Transparency in lending, investment, procurement, accounting and reporting strengthens this trust. When stakeholders believe that decisions are taken fairly and without favouritism, the credibility of the institution increases.

2. Protecting Financial Resources

Financial institutions deal with substantial amounts of money and consequently face risks of fraud, misappropriation, manipulation and financial irregularities.

Strong probity mechanisms—such as segregation of duties, authorization controls, independent verification, reconciliation, internal audit and effective supervision—help protect institutional resources.

Every rupee saved from leakage, fraud or avoidable expenditure contributes directly to the financial strength of the institution.

3. Ensuring Fair and Responsible Lending

Credit decisions are among the most important functions of a financial institution. Lending without adequate due diligence, favouritism in sanctioning loans or inadequate monitoring can result in poor asset quality and financial losses.

Probity requires credit decisions to be based on objective parameters such as financial viability, repayment capacity, security, risk assessment and applicable lending policies.

A transparent credit process ensures that deserving borrowers receive appropriate financial support while protecting the institution from excessive risk.

4. Preventing Conflict of Interest

Conflicts of interest can compromise the objectivity of financial decisions. An employee or decision-maker may face situations where personal, family, professional or business interests conflict with institutional responsibilities.

A culture of probity requires such conflicts to be disclosed, assessed and appropriately managed.

The principle should be simple: **institutional interest must prevail over personal interest.**

5. Role of Internal Controls and Audit

Internal controls are among the strongest institutional mechanisms for promoting probity.

Effective controls establish clear responsibilities and ensure that no individual has excessive control over a financial transaction. Maker-checker mechanisms, authorization hierarchies, system-based controls, reconciliations and exception reporting can significantly reduce operational and financial risks.

Internal audit further provides an independent assessment of whether controls are functioning effectively.

However, audit should not be viewed merely as a mechanism for identifying mistakes. It should also help institutions identify systemic weaknesses and strengthen processes.

A mature institution therefore moves from **“finding faults” to “preventing recurrence.”**

Conclusion

The true strength of a financial institution lies not only in the size of its balance sheet, but also in the trust it commands, the transparency it demonstrates and the principles it refuses to compromise.

Probity is not merely about preventing wrongdoing; it is about creating an institutional culture in which doing the right thing becomes the foundation of every financial decision.

In financial institutions, probity is the bridge between responsibility and prosperity.

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Mrs. Kiran Nirmal W/o Mr. Narendra Kumar



Master Vivaan Kanojia S/o. Mr. Narendra Kumar

Self-Discipline



Ghanshyam Gupta
Chief Manager (Sectt.)

Integrity is strongest when each individual holds to a consistent standard, even under time pressure, competing priorities, or the pull of personal gain. Self-discipline is a personal strength that supports the organization's values and helps build a culture of trust.

Why Self-Discipline Matters

Policies and processes set the standard, but they work best when each person brings their own commitment to ethical conduct. Self-discipline means choosing integrity over convenience, even when no one is watching.

Challenges to Self-Discipline

Short-Term Incentives: Shortcuts can appear to offer quicker results or personal benefit, making the right choice feel costly in the moment.

Fatigue and Complacency: Under sustained pressure, it is natural to be tempted by "just this once."

Limited Immediate Recognition: Doing things the right way is often quiet work, and its value may only become visible over time.

Building and Sustaining Self-Discipline

Clarify Personal Values Early: Knowing one's non-negotiables in advance makes it easier to stay steady when a difficult situation arises.

Documentation and Transparency: Clear records of one's decisions and actions support good communication and personal accountability.

Conclusion

Self-discipline requires clarity of values, steadiness under pressure, and a willingness to put long-term integrity ahead of short-term convenience. When individuals practise it consistently, they strengthen the trust, fairness, and reputation of the whole organization.

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Accountability: The Foundation of Trust



Milanjeet Singh
S/o. Mrs. Joginder Kaur,
Senior Manager (Sectt.-Vigilance)

Trust is built when people know that responsibility will not be avoided when things go wrong. Whether a decision involves a personal commitment, shared resources, or an important institutional responsibility, the willingness to stand by that decision is what gives trust its meaning.

Accountability means accepting responsibility for our actions and decisions. It involves fulfilling our responsibilities with sincerity, maintaining transparency in our conduct, and understanding the consequences of our choices. It is closely linked with integrity and ethical conduct

Accountability Begins With Ownership

Accountability starts with taking ownership of our actions.

Being accountable does not mean that we never make mistakes. What matters is how we respond when things do not go as planned. Hiding a mistake or shifting the blame to someone else may provide temporary relief, but it does not address the real issue. Acknowledging the mistake and taking corrective action reflects a stronger sense of responsibility.

This is why it requires both honesty and courage.

Greater Responsibility Comes With Greater Impact

The more people our actions affect, the more careful and responsible our decisions should be.

This becomes especially important when we are entrusted with money, resources, information, opportunities, or other responsibilities. Such trust comes with the obligation to act fairly, follow established procedures, and ensure that resources are used for their intended purpose.

For example, a person responsible for managing funds belonging to a group has a duty to maintain proper records and use those funds responsibly. Misuse of such a responsibility is not only a financial concern; it can erode confidence and damage institutional trust.

Accountability therefore means being answerable for both the decisions we take and the manner in which we carry them out.

Accountability Starts With Example

People often learn from the conduct they observe around them.

When someone accepts responsibility for a mistake, it sets a positive example and creates an environment where honesty is valued. It also encourages others to speak up, report concerns, and address problems instead of hiding them.

This is why leadership by example matters. Whether in a classroom, workplace, organisation, or community, responsible conduct at every level contributes to a stronger culture of accountability.

Accountability Is Influenced By One's Values

Rules and procedures are essential. They establish standards and provide a framework for responsible conduct. However, compliance alone cannot create true accountability.

A person may follow a rule because they fear disciplinary action. Another may follow it because they understand the importance of doing what is right.

There is a clear difference between the two.

True accountability develops when ethical conduct becomes a personal value. It means making the right decision even when there is no immediate supervision and ensuring that integrity is maintained even when taking an easier path may seem tempting.

Conclusion

At its core, accountability means being willing to take responsibility for our actions and decisions.

Accountability is built through everyday choices: keeping commitments, following procedures, using resources responsibly, raising concerns when necessary, and accepting responsibility for the results of our actions.

These choices may appear small, but together they shape organisational culture and individual character.

When accountability becomes a consistent part of our behaviour, it moves beyond being a requirement. It becomes a value that strengthens integrity, reinforces trust, and supports a culture of responsible and ethical conduct.

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A Perfect human



Master Aarav Kishan
S/o. Mrs. Ankita Gupta
Chief Manager (F&A)

We as humans often get to do certain things we very well know are not the best of the kinds and yet on being watched, we completely ensure to stay away from doing them. That is human tendency. To be truthful / ideal only when under watch. But as they say we only grow up with time and experience, we have known from our elders that such behavior may carry us once but shall fail us in the long run.

Thus, to attain the long-term success in our lives, we are always taught by our elders to be the "Perfect Human" having certain essential qualities:

- **Honesty** - A single world of truth can light up the whole world. When the ointment of honesty is spread; it clears all the wounds of doubtfulness and pain. Through this quality we can know whom to trust and whom not to.
- **Transparency** – It is like a mirror, clean and clear. It represents you straight-forward, whether you do direct talks. not being a gossiper, backstabber or fake.
- **Vigilance** – It acts like an anti-virus, which scans us for virus of corruption and mal-practices and also activates the alertness alarm in our minds. We should always maintain self- vigilance whether being watched or not.
- **Integrity –** It acts like a self-supervisor that watches over us and maintains strict principles, no matter how big or lucrative the ill-doing proposal is in front of the person. We should never ever break or give up on our principles.
- **Accountability** – It highlights the strong feature of accepting the consequences of what we have done and admitting our mistakes without blaming others.

By developing these qualities in us, we make a perfect human that has emotional and character bonds with principles which shall make our society a disciplined and a prosperous society.

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Guarding Values ..... Growing Nations



Ms. Aarna Kishan
D/o. Mrs. Ankita Gupta
Chief Manager (F&A)

It was a queue, a queue at the metro station. People stood there unevenly, shifting their weights from one leg to another. He stood there too, waiting to get a ticket and only then did he notice just in a parallel line for seniors and people with disabilities, a man, who was waiting a few spaces back pushed out an elderly man and woman and got the ticket. He saw it clearly, it felt wrong, but he was getting late. He though it's just two people, it's not worth getting involved, maybe the man had a reason, maybe he was getting late, he tried to justify it. He at the end dismissed the thought and moved on. His conscience felt heavy, but he contained it with words.

That was the first incident, many took place after that, the workplace, small lies, shortcuts, not my problem, public amenities etc. After a while, such moments started feeling usual to him, they became small interruptions in an otherwise busy day. Things he would notice briefly, consider and then leave behind. At first, he ignored things because he had reasons, then he started finding reasons because he wanted to ignore them. He convinced himself that getting involved in anything that isn't "His Responsibility" was wasting time and being impractical.

Then until one day he saw the long queue extending in front of him, it was a hot day, and he didn't want to stand there any longer. The solution came to him easily; he went ahead, pushed his way forward and did whatever he had to and cut the queue. Not once did he feel he had done something wrong, he only thought that he did it because he had to.

A few days later, he found himself standing in another long queue. He was already getting impatient, and the thought came to him again, he could simply cut through and save himself the wait. He took a step forward, ready to do exactly that. Then he noticed a policeman standing nearby, watching the queue. He stopped immediately and looked at the policeman and at the people waiting ahead of him then he just quietly got back into his place and waited.

He had done the right thing at last. But this time, someone was watching. The question remains would he have done the same if the policeman had not been there? Following a rule because someone is watching is different from consciously choosing and trying one's best to do what is right when no one is. That is what integrity means. Vigilance is not simply about noticing what is wrong, it is also about having the courage to acknowledge it and act responsibly. And responsibility cannot always be passed on to someone else. When we repeatedly look away from small wrongs because they are "not our problem," we slowly make indifference a habit.

Most compromises seem insignificant when we make them. A small lie, a silly shortcut might seem practical. But repeated choices change it to normal. And then Indifference can become a habit just as easily.

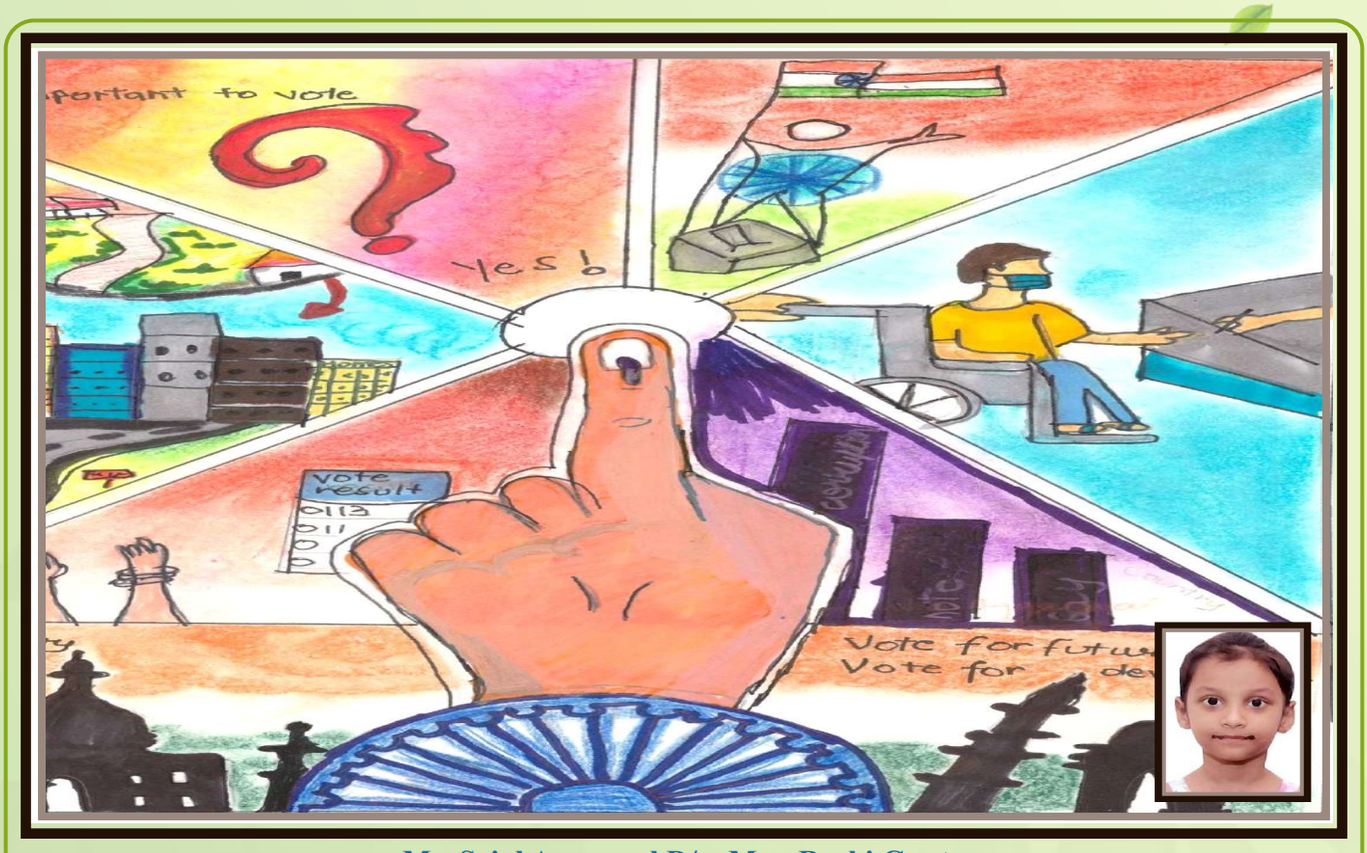
Integrity is often tested in moments when the consequences aren't obvious. It is easy to follow a rule when we know someone is watching or when breaking it will immediately bring consequences. The harder choice is to remain honest, to admit a mistake, or to act fairly when no one would notice if we did not. Similarly, honesty is not just speaking the truth conveniently, it's about accepting it when it's harsh, when it blames us, when there are consequences. In such moments, there is no authority standing over us to make the choice. The choice comes from within.

We assume that responsibility is a task assigned to us, a role for us. But responsibility is not always an instruction, it originates when we notice something clearly wrong and we do everything in our power to get it right. Instead of choosing to look away we become vigilant. Vigilance is not an official duty; it is the choices in the ordinary. When we get up and choose to uphold honesty, integrity and responsibility over self - interest and convenience. This is what we know as shared responsibility.

Perhaps vigilance begins not with watching others, but with watching ourselves. Not with asking who is responsible, but with asking what we can do. Not with doing the right thing because someone is watching, but because we know it is right. The most important question is not whether someone is watching us, but what we would choose if nobody were

When individuals choose honesty, integrity and responsibility in their everyday lives, the effects keep expanding. Trust grows, people become more willing to rely on one another, people tend to treat each other better understand their pain and wrongdoing become harder to overlook. A society built on such choices can function much more fairly where resources are shared, institutions tend to be more honest and people can express themselves. Small wrongdoings are not repeated, giving rise to bigger problems. When all of this happens without the fear of being watched and the fear of consequences but rather when people feel that it is the right to do, only then a society truly prospers. In a bigger context, individual integrity may seem small, but when repeated across a society, it becomes a foundation for collective progress.

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Ms. Sejal Aggarwal D/o. Mrs. Rashi Gupta



Master Sandarbh Aggarwal S/o. Mrs. Rashi Gupta

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सतर्कताः हमारी साझा जिम्मेदारी



विशाखा राव विमल
वरिष्ठ प्रबंधक (सचिवीय सेवा)

सतर्कता का अर्थ है –सावधान, जागरूक और सचेत रहना। सतर्कता किसी एक व्यक्ति की नहीं बल्कि सभी की सामूहिक जिम्मेदारी" है।

आज के समय में केवल स्वयं सतर्क रहना ही पर्याप्त नहीं है। हमें अपने परिवार, समाज और देश की सुरक्षा के प्रति भी जागरूक रहना चाहिए। यदि हम अपने आसपास किसी खतरे या गलत गतिविधि को देखते हैं और समय रहते उचित कदम उठाते हैं, तो बड़ी दुर्घटना या नुकसान को रोका जा सकता है।

सतर्कता की शुरुआत हमारे घर से होती है। बच्चों को छोटी उम्र से ही सुरक्षा नियमों और जिम्मेदार व्यवहार के बारे में बताया जाना चाहिए। विद्यालयों में भी सुरक्षा, स्वच्छता, साइबर सुरक्षा और आपातकालीन परिस्थितियों से निपटने के बारे में जागरूकता बढ़ाई जानी चाहिए। उदाहरण की तौर पर हम डिजिटलीकरण को ले सकते हैं।

आज हम डिजिटल युग में कदम रख चुके हैं । डिजिटलीकरण से समय और संसाधनों की बहुत बचत हुई है। जैसे, ऑनलाइन बैंकिंग ने बैंक की लंबी कतारों को समाप्त कर दिया है । कार्यालयों में कागजी कार्यवाही नाममात्र रह गई है । इस पहल ने देश को प्रगति के पथ पर अग्रसर किया है । यह एक ऐसा माध्यम बन गया है जो देश को आधुनिकता, सुलभता और पारदर्शिता की ओर ले जा रहा है।

हालाँकि, डिजिटल विकास के साथ-साथ साइबर अपराधों और ऑनलाइन धोखाधड़ी की चुनौतियाँ भी बढ़ी हैं। इसलिए इस डिजिटल युग में साइबर सतर्कता अत्यंत आवश्यक हो गई है। हमें अनजान लिंक पर क्लिक करने, संदिग्ध संदेशों का उत्तर देने तथा अपनी निजी या वित्तीय जानकारी किसी अपरिचित व्यक्ति के साथ साझा करने से बचना चाहिए। मजबूत पासवर्ड, दो-स्तरीय प्रमाणीकरण (Two-Factor Authentication) और सुरक्षित इंटरनेट का उपयोग करके हम स्वयं तथा दूसरों को साइबर खतरों से सुरक्षित रख सकते हैं।

सरकारी एवं निजी संस्थानों में भ्रष्टाचार, धोखाधड़ी तथा अन्य अनैतिक गतिविधियों को रोकने में **सतर्कता व्यवस्था** का अत्यंत महत्वपूर्ण योगदान है। इस व्यवस्था की तहत कार्यों में पारदर्शिता और जवाबदेही सुनिश्चित करने हेतु आधुनिक तकनीकों का उपयोग, ई-गवर्नेंस, नियमित ऑडिट तथा शिकायत निवारण तंत्र जैसी सहायक नियम बनाए गए हैं। संस्थानों के कर्मचारियों को भी इन नियमों और नैतिक मूल्यों का पालन करते हुए संगठन के हित में ईमानदारी एवं निष्ठा के साथ कार्य करना चाहिए।

सतर्कता केवल कार्यस्थल तक सीमित नहीं है, बल्कि यह हमारे दैनिक जीवन का भी एक महत्वपूर्ण हिस्सा है। सड़क पर यातायात नियमों का पालन करना, सामाजिक जीवन में जिम्मेदार व्यवहार करना तथा सार्वजनिक संसाधनों का उचित उपयोग करना भी सतर्क नागरिक होने के उदाहरण हैं।

अंततः, **सतर्कता केवल एक व्यक्तिगत गुण नहीं, बल्कि एक महत्वपूर्ण सामाजिक जिम्मेदारी भी है।** जब प्रत्येक नागरिक अपने कर्तव्यों के प्रति जागरूक, ईमानदार और उत्तरदायी बनेगा, तभी यह समाज और राष्ट्र अधिक सुरक्षित, पारदर्शी तथा सशक्त बन सकेगा। वर्तमान डिजिटल युग में सतर्कता का महत्व और भी बढ़ गया है। इसलिए हमें सदैव सजग रहकर न केवल अपनी सुरक्षा सुनिश्चित करनी चाहिए, बल्कि दूसरों को भी जागरूक करने का प्रयास करना चाहिए। वास्तव में, एक सतर्क नागरिक ही एक सुरक्षित एवं विकसित राष्ट्र की आधारशिला होता है। अतः हमें सदैव यह संकल्प लेना चाहिए कि 'सतर्क रहें, सुरक्षित रहें और दूसरों को भी सतर्क करें।'"

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सतर्कताः हमारी साझा जिम्मेदारी



श्रीमती कृतिका चौधरी
पत्नी. श्री विराट चौधरी
प्रबंधक (ईएसजी)

किसी भी देश की प्रगति केवल आर्थिक विकास, आधुनिक तकनीक और भौतिक संसाधनों से नहीं होती। किसी राष्ट्र की वास्तविक मजबूती उसके नागरिकों, संस्थाओं और कार्यसंस्कृति में निहित नैतिक मूल्यों से निर्धारित होती है। ईमानदारी, सत्यनिष्ठा, पारदर्शिता और जवाबदेही किसी भी सुशासन की आधारशिला हैं और सतर्कता इन मूल्यों की रक्षा करने का महत्वपूर्ण माध्यम है। इसलिए सतर्कता को केवल किसी एक विभाग या अधिकारी की जिम्मेदारी न मानकर **साझा जिम्मेदारी** के रूप में समझना आवश्यक है।

ईमानदारी और सत्यनिष्ठा

ईमानदारी का अर्थ केवल रिश्वत न लेना नहीं है। अपने कार्य में सही जानकारी देना, तथ्यों को न छिपाना, सरकारी संसाधनों का उचित उपयोग करना, नियमों का पालन करना और किसी व्यक्ति को अनुचित लाभ न पहुंचाना भी ईमानदारी का हिस्सा है।

सत्यनिष्ठा इससे एक कदम आगे है। इसका अर्थ है कि व्यक्ति परिस्थितियां कैसी भी हों, सही कार्य करने के अपने मूल्यों पर कायम रहे। किसी अधिकारी या कर्मचारी का कोई निर्णय केवल इसलिए सही नहीं हो जाता कि उसकी निगरानी नहीं हो रही है। वास्तविक सत्यनिष्ठा तब दिखाई देती है जब व्यक्ति बिना किसी दबाव या व्यक्तिगत लाभ के अपना कर्तव्य पूरी निष्ठा से निभाता है।

भ्रष्टाचार की शुरुआत कई बार बड़े अपराध से नहीं, बल्कि छोटे समझौतों से होती है–नियमों की अनदेखी, किसी परिचित को अनुचित सुविधा देना या किसी गलत कार्य को देखकर चुप रह जाना। इसलिए ईमानदारी की शुरुआत हमारे रोजमर्रा के छोटे-छोटे निर्णयों से होती है।

पारदर्शिता और जवाबदेही

पारदर्शिता का अर्थ है कि निर्णय लेने की प्रक्रिया स्पष्ट हो और जहां आवश्यक हो, संबंधित जानकारी उचित रूप से उपलब्ध हो। जब किसी निर्णय के पीछे के नियम और प्रक्रिया स्पष्ट होते हैं, तो व्यवस्था के प्रति लोगों का विश्वास बढ़ता है।

भारत में **सूचना का अधिकार अधिनियम, 2005** ने पारदर्शिता और नागरिकों की सूचना तक पहुंच को महत्वपूर्ण आधार प्रदान किया है। इसी प्रकार ई-गवर्नेंस, ऑनलाइन सेवाएं, डिजिटल भुगतान और ई-प्रोक्योरमेंट जैसी व्यवस्थाओं ने सरकारी प्रक्रियाओं में पारदर्शिता बढ़ाने में महत्वपूर्ण योगदान दिया है।

हालांकि केवल तकनीक से पारदर्शिता सुनिश्चित नहीं हो सकती। तकनीक का उपयोग करने वाले व्यक्ति और संस्था की नीयत तथा कार्यप्रणाली भी उतनी ही महत्वपूर्ण है।

पारदर्शिता के साथ जवाबदेही भी आवश्यक है। जिस व्यक्ति या संस्था को कोई अधिकार प्राप्त है, उसे अपने निर्णयों और कार्यों के लिए जवाबदेह भी होना चाहिए। जवाबदेही का उद्देश्य केवल गलती होने पर दंड देना नहीं, बल्कि ऐसी व्यवस्था बनाना भी है जिसमें गलतियों और अनियमितताओं की संभावना कम हो तथा समय रहते सुधार किया जा सके।

सतर्कता : रोकथाम का माध्यम

सतर्कता को अक्सर भ्रष्टाचार की जांच और कार्रवाई से जोड़कर देखा जाता है, लेकिन प्रभावी सतर्कता का सबसे महत्वपूर्ण पहलू **निवारक सतर्कता** है। अर्थात ऐसी प्रक्रियाएं और व्यवस्थाएं विकसित करना, जिनसे भ्रष्टाचार या अनियमितता की संभावना पहले ही कम हो जाए।

कार्य का उचित विभाजन, पारदर्शी निविदा प्रक्रिया, हितों के टकराव की पहचान, उचित दस्तावेजीकरण, नियमित ऑडिट और डिजिटल रिकॉर्ड जैसी व्यवस्थाएं इस दिशा में महत्वपूर्ण भूमिका निभाती हैं।

भारत में **केंद्रीय सतर्कता आयोग (CVC)** भ्रष्टाचार के विरुद्ध सतर्कता व्यवस्था को मजबूत करने में महत्वपूर्ण भूमिका निभाता है। इसके अतिरिक्त भ्रष्टाचार निवारण अधिनियम, 1988 सार्वजनिक पद के दुरुपयोग और भ्रष्टाचार से संबंधित कृत्यों के विरुद्ध महत्वपूर्ण कानूनी आधार प्रदान करता है।

लेकिन केवल कानून और संस्थागत व्यवस्था से भ्रष्टाचार समाप्त नहीं किया जा सकता। इसके लिए प्रत्येक व्यक्ति को अपनी भूमिका समझनी होगी।

सतर्कता : हम सभी की जिम्मेदारी

भ्रष्टाचार को रोकना केवल सरकार, सतर्कता विभाग या किसी जांच एजेंसी का काम नहीं है। एक नागरिक भी इस प्रयास में महत्वपूर्ण भूमिका निभाता है। गलत तरीके से अपना काम करवाने के लिए रिश्वत न देना, नियमों का

पालन करना और किसी अनियमितता की जानकारी होने पर उचित माध्यम से शिकायत करना एक जिम्मेदार नागरिक का कर्तव्य है।

इसी प्रकार प्रत्येक कर्मचारी की भी जिम्मेदारी है कि वह अपने कार्यक्षेत्र में नियमों और प्रक्रियाओं का पालन करे। किसी अनियमितता को केवल यह सोचकर नजरअंदाज करना कि "यह मेरी जिम्मेदारी नहीं है", समस्या को बढ़ा सकता है। इसके विपरीत, ईमानदारी से कार्य करना और उचित माध्यम से गलत कार्य की सूचना देना संस्थागत व्यवस्था को मजबूत करता है।

सतर्कता का उद्देश्य भय का वातावरण बनाना नहीं, बल्कि ऐसा कार्य वातावरण तैयार करना है जहां ईमानदार व्यक्ति को अपना कार्य करने में विश्वास हो और किसी भी प्रकार के अनुचित लाभ के लिए व्यवस्था का दुरुपयोग न किया जा सके।

हमारी भूमिका

आज के समय में युवा पीढ़ी की भूमिका भी महत्वपूर्ण है। यदि बचपन से ही ईमानदारी, अनुशासन, सार्वजनिक संपत्ति के प्रति सम्मान और नियमों के पालन की भावना विकसित की जाए, तो इसका सकारात्मक प्रभाव पूरे समाज पर पड़ेगा।

हमें यह समझना होगा कि भ्रष्टाचार केवल सरकारी धन की हानि नहीं करता, बल्कि समाज में असमानता बढ़ाता है और संस्थाओं के प्रति लोगों के विश्वास को कमजोर करता है। इसलिए भ्रष्टाचार के विरुद्ध लड़ाई केवल कानून की नहीं, बल्कि सामाजिक और नैतिक जिम्मेदारी की भी है।

निष्कर्ष

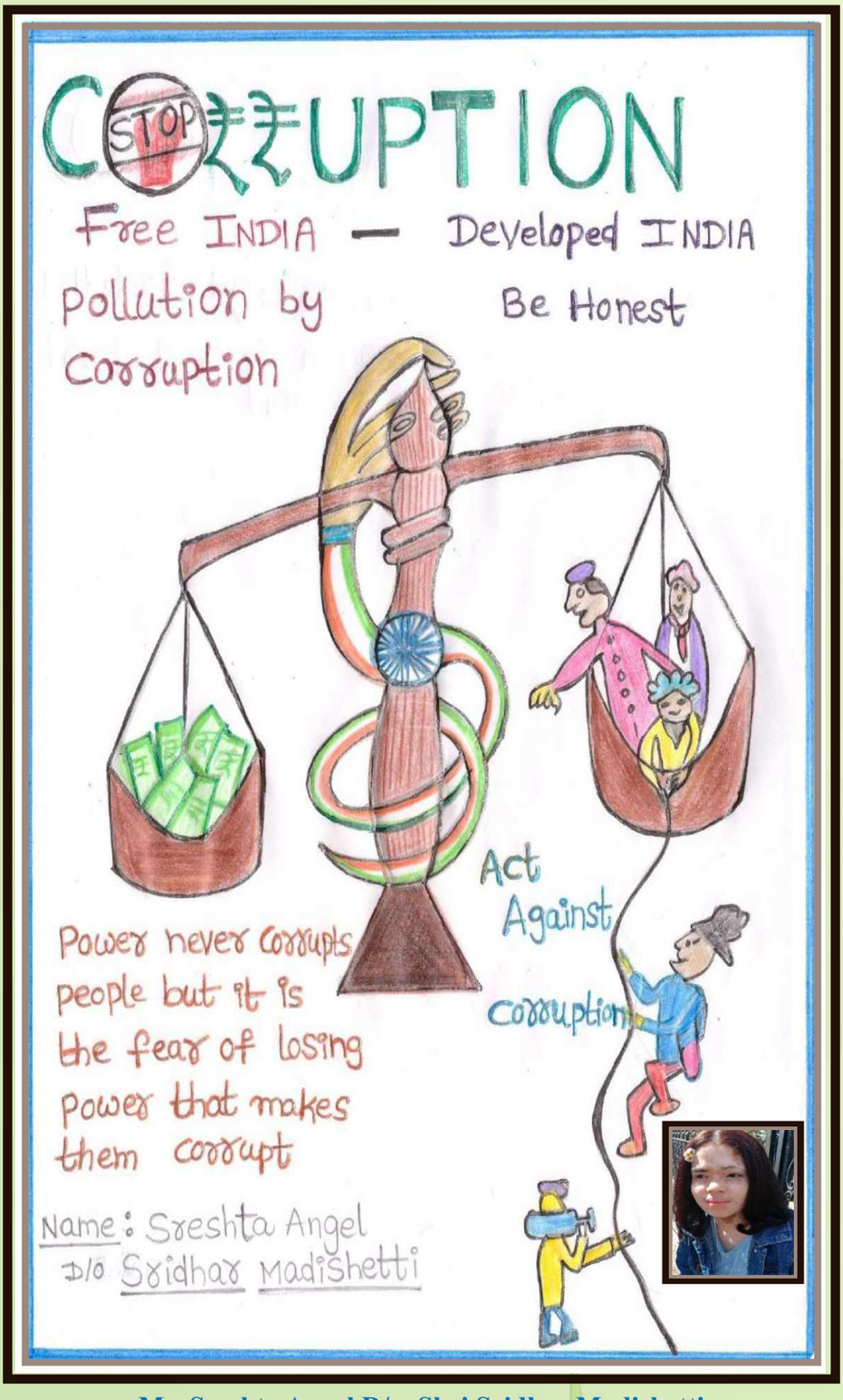
ईमानदारी व्यक्ति का गुण है, सत्यनिष्ठा उसके चरित्र की पहचान है, पारदर्शिता व्यवस्था में विश्वास पैदा करती है और जवाबदेही अधिकार को जिम्मेदारी से जोड़ती है। सतर्कता इन सभी मूल्यों की रक्षा करती है।

एक मजबूत और स्वच्छ व्यवस्था केवल कठोर कानूनों से नहीं बनती। इसके लिए ईमानदार कर्मचारी, जवाबदेह संस्थाएं, पारदर्शी प्रक्रियाएं और जागरूक नागरिक–सभी आवश्यक हैं।

यदि हममें से प्रत्येक व्यक्ति यह संकल्प ले कि वह न तो भ्रष्टाचार का हिस्सा बनेगा और न ही किसी गलत कार्य को सामान्य मानकर स्वीकार करेगा, तो छोटे-छोटे व्यक्तिगत प्रयास एक बड़े सामाजिक परिवर्तन का आधार बन सकते हैं।

सतर्कता किसी एक विभाग की जिम्मेदारी नहीं है। यह हम सभी की साझा जिम्मेदारी है। और इस जिम्मेदारी की शुरुआत किसी दूसरे व्यक्ति से नहीं, स्वयं से होती है।

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Ms. Sreshta Angel D/o. Shri Sridhar Madishetti

Probity for Prosperity: A Choice We Make Every Day



Pankaj
Deputy Manager (F&A)

When I first came across the theme *"Probity for Prosperity"*, my immediate thought was that prosperity is usually associated with money, growth, and success, while probity sounds like a moral value discussed in books and speeches. But the more I reflected on it, the more I realized that the two are deeply connected.

In our daily lives, we often look for shortcuts. Sometimes they appear harmless. We may ignore a small rule, overlook a discrepancy, or choose convenience over correctness. At that moment, it may not seem significant. However, when such actions become a habit, they slowly weaken the systems and institutions that we depend upon. Prosperity built on weak foundations rarely lasts long.

During my professional journey, I have observed that organizations progress not merely because they have talented people or advanced technology. They progress because people can trust the system. When decisions are taken fairly, records are maintained honestly, responsibilities are discharged sincerely, and everyone is held accountable, work moves smoothly and confidence grows. Trust, in my opinion, is one of the most valuable assets any institution can possess.

Probity is often mistaken as something extraordinary, whereas it is usually reflected in ordinary actions. It is choosing to report facts accurately even when errors may cause inconvenience. It is ensuring that public resources are used only for their intended purpose. It is refusing to compromise principles even when nobody is watching. These actions may not attract attention, but collectively they create an environment where fairness and transparency thrive.

A society's prosperity depends not only on economic policies and development projects but also on the character of its citizens. Roads, buildings, and industries can be constructed through investment, but trust cannot be purchased. It must be earned overtime through honest conduct. When citizens believe that laws are applied fairly and public institutions act with integrity, they become willing partners in the nation's progress.

In today's world, where technology enables decisions to be taken faster than ever before, the importance of probity has increased. Digital systems can improve efficiency, but ultimately it is human values that determine whether they are used responsibly. Integrity remains relevant regardless of how advanced our tools become.

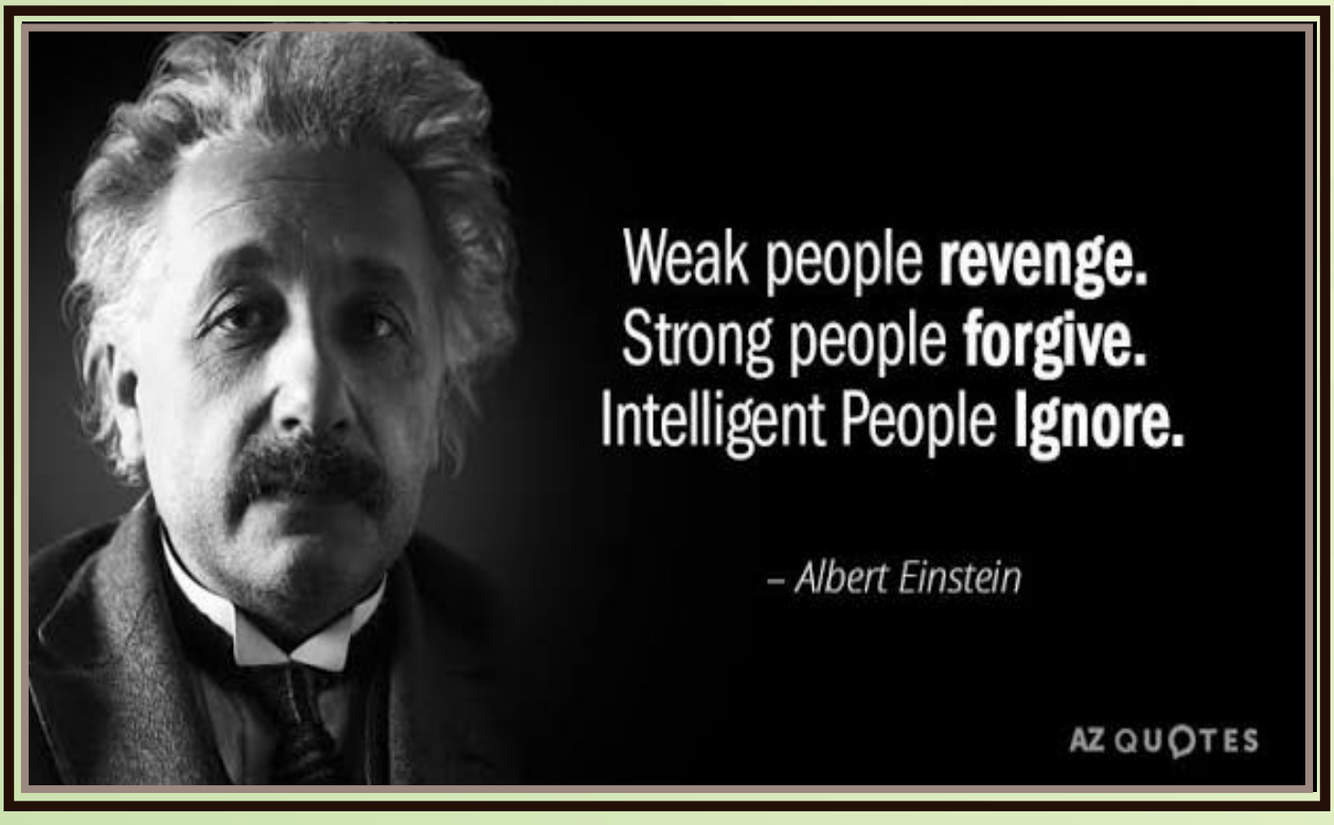
For me, the message behind "Probity for Prosperity" is simple. Prosperity is not merely about achieving success; it is about achieving success in the right way. The path may sometimes be longer and more demanding, but it creates results that endure. Every honest action, however small, strengthens the foundation of collective progress.

As we observe Vigilance Awareness Week, perhaps the real challenge is not to discuss integrity for a few days, but

to practice it throughout the year. When probity becomes a habit rather than an obligation, prosperity naturally follows. The benefits may not be visible immediately, but over time they are reflected in stronger institutions, greater public trust, and a better future for all.

After all, prosperity is measured not only by what a society earns, but also by the values it chooses not to lose in the process.

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Integrity: The Foundation of a Strong India



Gunjan Mahani
Manager (F&A-IA)

India is one of the fastest-growing countries in the world. From digital payments and modern infrastructure to space missions and technological advancements, the nation is making remarkable progress. However, true development is not measured only by economic growth. It also depends on the honesty, responsibility, and ethical conduct of its citizens and institutions.

Integrity means doing the right thing even when no one is watching. It involves being truthful, fair, and accountable in our actions. In today's world, where information travels instantly and transactions are increasingly digital, maintaining integrity has become more important than ever. Corruption, fraud, misinformation, and unethical behaviour can harm public trust and slow down the nation's growth.

India has taken several steps to promote transparency and accountability. The use of digital platforms for government services, online payments, and public procurement has reduced opportunities for unfair practices and increased efficiency. However, technology alone cannot solve every problem. Citizens must also play their part by following rules, rejecting dishonest practices, and reporting wrongdoing whenever they encounter it.

Young people have a special role in shaping the future of the country. Students can contribute by being honest in their studies, respecting laws, and developing strong moral values. Small acts such as refusing to cheat, speaking the truth, and treating others fairly help create a culture of integrity. These values eventually reflect in workplaces, public institutions, and society as a whole.

Another important aspect of national progress is unity. India is known for its rich diversity of languages, religions, cultures, and traditions. While diversity is our strength, we must always remember that we are Indians first. Differences should never divide us. Mutual respect, harmony, and cooperation are essential for building a peaceful and prosperous nation. A society united by common values is better equipped to face challenges and achieve collective goals.

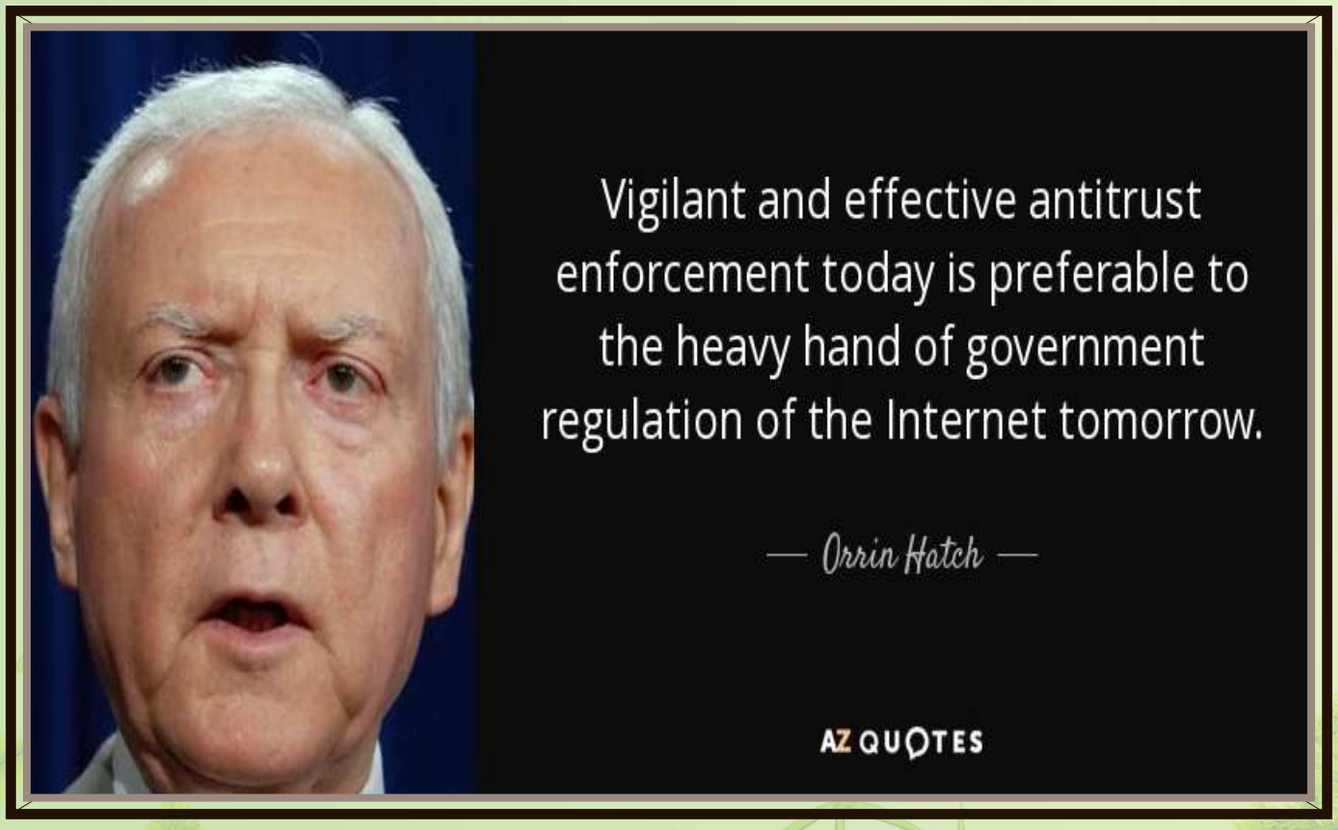
Every citizen has a responsibility towards the nation. Whether as students, professionals, businesspersons, or public servants, we must act with honesty and fairness in our daily lives. When citizens uphold ethical values, public resources are used effectively, trust in institutions increases, and development reaches every section of society.

In conclusion, a strong and developed India can only be built on the pillars of integrity, transparency, and unity. Progress becomes meaningful when it benefits everyone and is achieved through honest means. Let us commit ourselves to ethical conduct, respect for others, and responsible citizenship so that we can contribute to a brighter, stronger, and more prosperous India.

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Master Soham Khatri S/o. Mr. Rohit Khatri



Probity for Prosperity: Building the Architecture of Trust



Rohit Khatri
Senior Manager (Projects)

More than two thousand years ago, Kautilya observed in the *Arthashastra* that it is as difficult to detect a government servant misusing public money as it is to know when a fish swimming in water has taken a sip of it. The observation remains relevant even today, particularly for public institutions entrusted with the management and deployment of public resources.

In a public sector institution, probity is not limited to preventing corruption. It encompasses adherence to rules and procedures, transparency in decision-making, fairness in dealing with stakeholders, proper documentation and accountability for decisions taken. It is also closely linked with the responsibility of every public servant to discharge his or her duties in the larger public interest.

Kautilya's observation also highlights the importance of strengthening systems so that the scope for misuse of authority is minimized. This is the underlying objective of preventive vigilance — identifying vulnerabilities in processes and addressing them before they result in irregularities or misconduct.

What Probity Really Means

The term probity originates from the Latin *probus*, meaning upright or of proven integrity. In the context of public institutions, probity may be understood as adherence to high standards of integrity, transparency and fairness while taking decisions and discharging official responsibilities.

Probity requires that decisions are taken on objective and justifiable grounds, in accordance with applicable rules, policies and delegated powers, and that the decision-making process is adequately recorded. This is particularly important in public institutions, where decisions have implications not only for the organisation but also for public resources and wider stakeholder interests.

Preventive and punitive vigilance have complementary roles in this framework. Punitive vigilance deals with instances of misconduct through appropriate inquiry and action. Preventive vigilance focuses on identifying systemic weaknesses, simplifying procedures where necessary, reducing avoidable discretion and introducing appropriate checks and controls.

A mature vigilance framework should therefore focus not only on action taken after an irregularity has occurred, but also on continuous improvement of systems and processes to reduce the possibility of such occurrences.

Why Probity Matters to a Public Financial Institution

For institutions engaged in financing, such as IREDA, probity and good governance have direct relevance to institutional functioning. As a Non-Banking Financial Company, IREDA does not accept public deposits. The resources deployed by the organisation are raised from various sources, including domestic and international

financial markets and multilateral institutions. The ability to mobilize these resources depends, among other factors, on the confidence of lenders, investors and other stakeholders in the organization's financial strength and governance standards.

For a public financial institution, therefore, transparency and accountability are important not merely from a compliance perspective. They contribute to stakeholder confidence and support the institution's ability to discharge its mandate effectively.

Governance standards also have financial implications. Credit rating agencies assess not only financial performance and asset quality but also the quality of governance, internal controls, disclosures and risk-management practices. Strong institutional systems and transparent processes contribute to maintaining stakeholder confidence and facilitating access to funds.

This becomes particularly important for an institution such as IREDA, which has a diversified borrowing profile comprising domestic bonds, external commercial borrowings and financing from multilateral agencies. Maintaining confidence across this lender base requires consistency in financial reporting, decision-making, disclosures and compliance with applicable regulatory and statutory requirements.

Thus, probity forms an important part of the overall governance framework of a public financial institution. It supports responsible decision-making, strengthens stakeholder confidence and contributes to the sustainable functioning of the institution.

Growth Trajectory of IREDA, Outlining Robust Governance

IREDA's recent growth provides an illustration of the importance of strengthening institutional systems alongside business expansion. Over the past several years, the organization's MoU (Memorandum of Understanding) score with the Government has increased to 96.42 out of 100, earning an "Excellent" rating for five consecutive years, compared with 45.83 in FY2019-20.

Net NPAs, which stood at 7.18% in FY2019-20, have since declined to 1.23% as of Q1 FY27. During the same period, profit after tax has increased from ₹215 crore to ₹1,873 crore, while net worth has risen to approximately ₹13,781 crore against a loan book of about ₹93,069 crore.

The Government's conferment of Navratna status on IREDA in April 2024 was another significant milestone in the organization's institutional journey. IREDA's IPO in November 2023 also received substantial investor participation, with an overall subscription of 38.80 times.

These developments reflect the organization's growth in scale and its continuing efforts towards strengthening its financial, operational and governance systems.

Strengthening Transparency Through Systems and Processes

For a public sector organisation, transparency has to be supported by appropriate systems and procedures rather than depending only on individual intent. IREDA has undertaken several measures in this direction. The customer portal enables borrowers to track the status of their applications, thereby improving transparency in the lending process. Increasing use of video conferencing in meetings has reduced the need for physical interaction in several processes. Digitisation of legacy records and implementation of e-office have strengthened record management and created a more systematic audit trail.

The PROFIN portal, which went live in July 2026, provides real-time monitoring of project disbursements along with automated alerts. This strengthens monitoring and enables timely identification of matters requiring attention. Similarly, procurement through GeM provides a standardized and transparent framework for procurement. The whistle-blower mechanism provides a formal channel for reporting concerns, while regular publication of quarterly financial results strengthens public disclosure. Quarterly stakeholder meetings also provide an opportunity to understand stakeholder concerns and improve responsiveness.

No individual measure can by itself ensure probity. The objective is to establish a system of checks, controls, disclosures and accountability that reduces the scope for irregularities and ensures that decisions can withstand appropriate scrutiny.

From Probity to Institutional Development

The relationship between probity and institutional development is particularly relevant for public sector organizations. Transparent and accountable systems help maintain the confidence of lenders, investors, regulators, government and other stakeholders. This, in turn, supports the institution's ability to mobilize resources and fulfil its mandated objectives.

For IREDA, effective mobilization and deployment of financial resources contributes to the financing of renewable energy projects and, consequently, to the development of renewable energy capacity in the country. Good governance and probity therefore complement the organization’s development mandate rather than operating separately from it.

A Responsibility Shared by All

Vigilance and probity cannot be the responsibility of the Vigilance Department alone. They are reflected in the manner in which employees at every level exercise delegated powers, follow prescribed procedures, maintain records and take decisions.

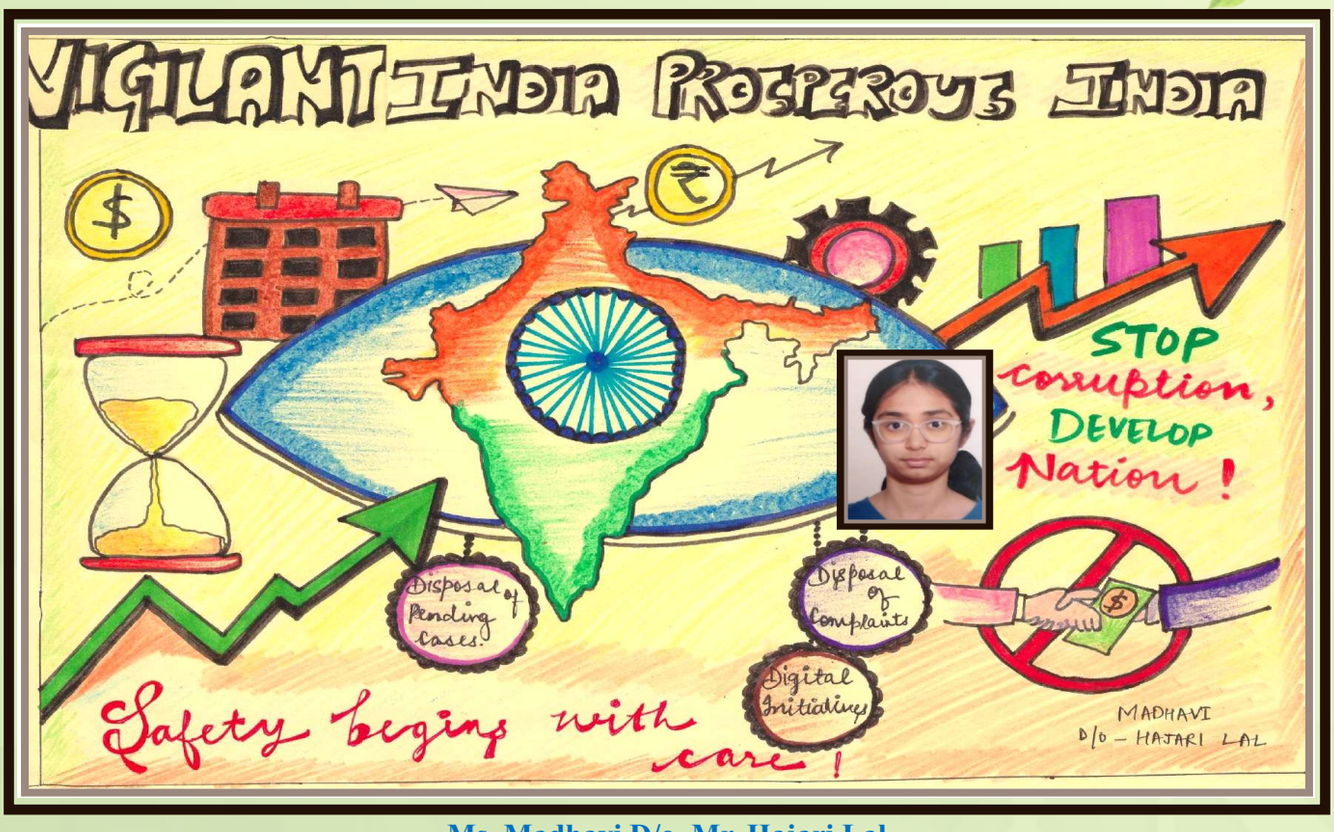
A file processed on objective grounds, a procurement conducted in accordance with applicable procedures, a disclosure made accurately and on time, and a potential conflict of interest appropriately reported are all examples of probity in day-to-day functioning.

For a public sector institution, this responsibility assumes added significance because employees are entrusted with public resources and are expected to act in accordance with the principles of integrity, transparency and accountability.

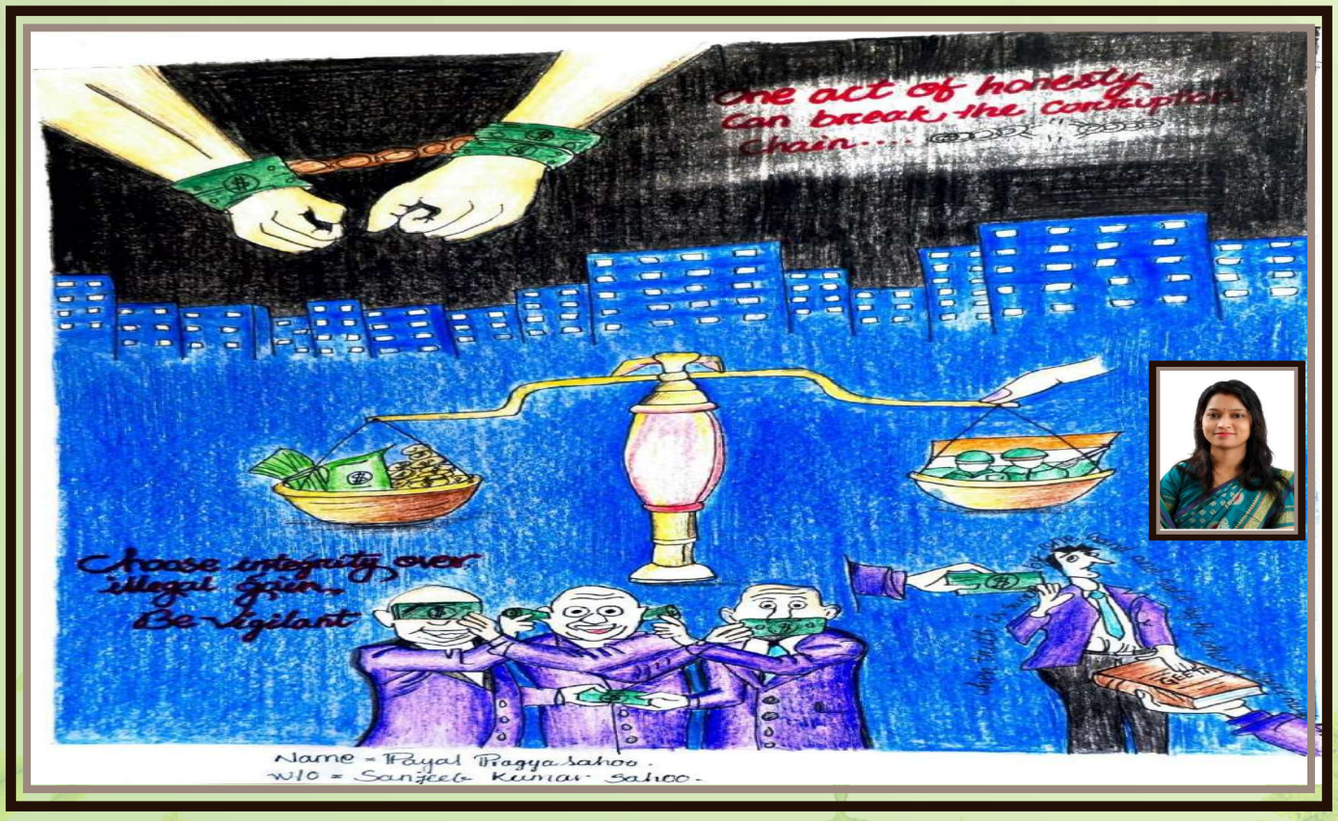
As IREDA continues to expand its role in renewable energy financing, strengthening institutional systems and maintaining high standards of probity will remain important to its continued growth. Vigilance should therefore be viewed not merely as a mechanism for detecting and addressing irregularities, but also as an important component of good governance and institutional strengthening.

The message of *Satyamev Jayate* — truth alone triumphs — remains particularly relevant to public institutions. Integrity is ultimately reflected in consistent adherence to rules, fairness in decision-making, transparency in functioning and accountability for outcomes. These principles provide a sound foundation for public institutions to discharge their mandate in the larger public interest.

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Ms. Madhavi D/o. Mr. Hajari Lal



Mrs. Payal Pragya Smita Sahoo W/o. Mr. Sanjeeb Kumar Sahoo

Vigilance is a Shared Responsibility



Sweta Gupta
Deputy General Manager (Projects)

We have often seen the sms messages, whatsapp messages and heard the audio message from Govt Dept such as Income Tax Department, Police Cyber cell, Bank, Reserve Bank of India etc. for being vigilant. The recorded audio is played just before the mobile rings. The urgency of these audio messages could be sensed from the fact that the person is made to hear the complete message before the ring goes to the intended person. The irony is that in-spite of this, people easily fall victim to cybercrime.



The digital world has undoubtedly made our lives easier, but at the same time it has also created new vulnerabilities. The internet has become a vast web and cybercriminals misuse it by spreading their own deceptive nets across it, patiently waiting for someone to make a mistake. They create convincing websites, send fraudulent links, circulate malicious documents and impersonate legitimate websites. One careless click can expose our personal information, photographs, passwords, banking credentials and other sensitive data. Thereby, we land up in a vulnerable and distressing situation.

Recently, I fell prey to such cyber criminals while booking a doctor's appointment for my father. While searching for an appointment, I came across a link that appeared to be meant for booking the consultation. Without realizing that it was not an authentic website, I downloaded the link/application. Immediately, avalanche of messages started coming into my mobile. As appointment could not be booked, we immediately left for the hospital. I didn't notice the messages as the mobile was in silent mode. I was puzzled when I saw few couple of messages in afternoon. As I was pre-occupied with other responsibilities, I could not give much thought to it, but I had strong intuition that something is very serious. After a couple of hours, I went through all messages and found that my phone had been compromised. As a precautionary measure, I immediately informed my office, got the UPI payment and internet banking deactivated. Before going to sleep, I also got my mobile SIM deactivated. Thankfully, there was no withdrawal from my bank account or through UPI applications.

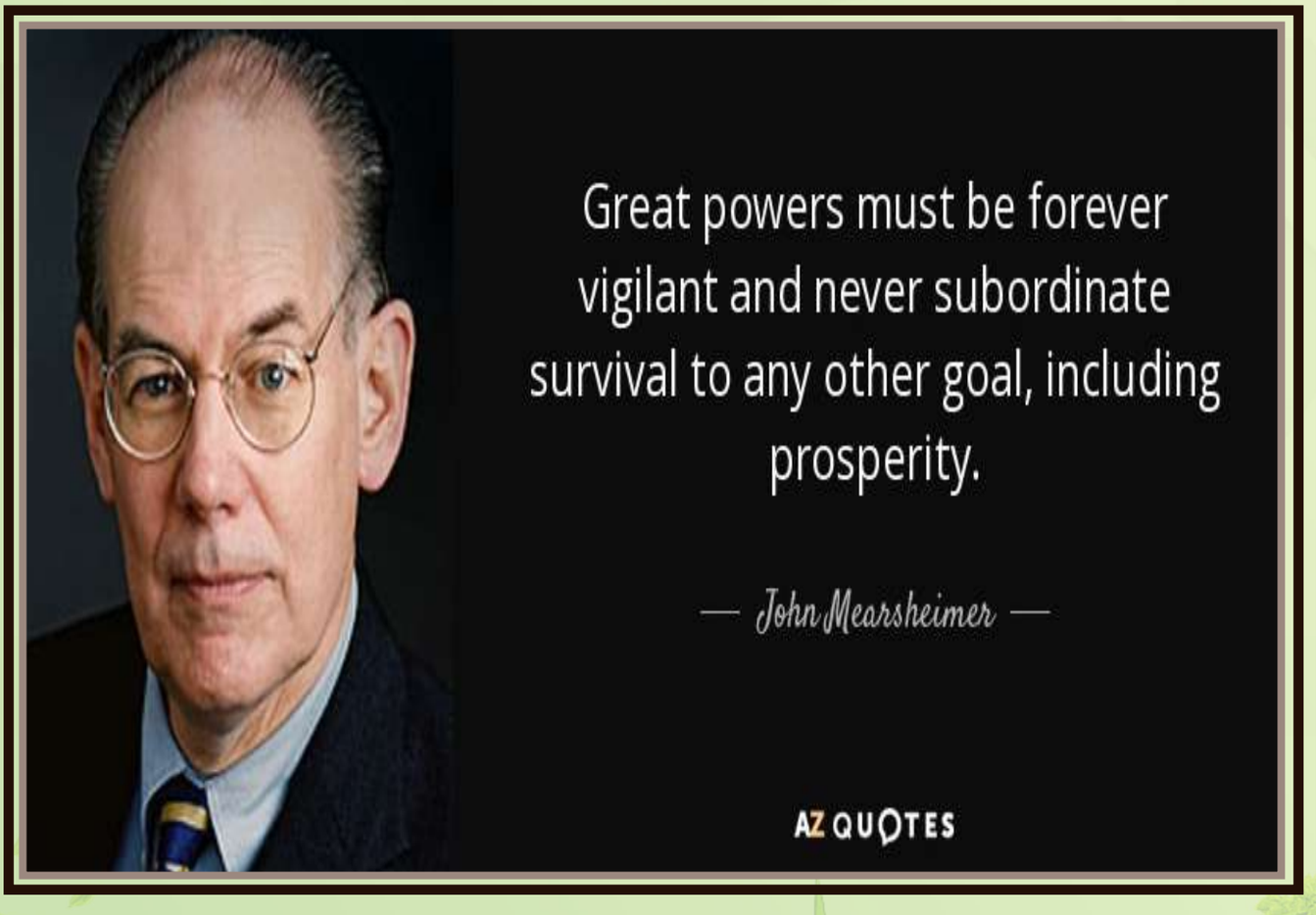
To my surprise, the message avalanche started again when I inserted new SIM in mobile, after two days. The matter became clear only after I approached the Cyber Crime Police Station. I was asked few questions and the personnel quickly identified the root cause of the problem and deleted the appointment booking application.



That day, I realized that preventing cybercrime is not the sole responsibility of the Government, Police, Banks or Cybercrime Departments. Each one of us has an equally important role to play**.** In an increasingly connected digital world, vigilance, awareness and responsible online behavior are our first lines of defense against cybercriminals. We must remain alert while browsing the internet, accessing websites, downloading files or responding to unfamiliar messages and links.

'Vigilance is a shared responsibility' and staying alert & aware is our strongest defense against cybercrime.

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पिछले सतर्कता जागरूकता सप्ताहों से सीख और सत्यनिष्ठा की संस्कृति



रोहित कुमार साव
उप प्रबंधक (राजभाषा)

हर वर्ष जब **सतर्कता जागरूकता सप्ताह** मनाया जाता है, तो हम सभी सत्यनिष्ठा की शपथ लेते हैं, व्याख्यान सुनते हैं, पोस्टर देखते हैं और भ्रष्टाचार मुक्त भारत की बात करते हैं। कई बार यह सब एक औपचारिक गतिविधि जैसा लग सकता है, लेकिन यदि हम पिछले वर्षों की थीमों और उनसे मिलने वाले संदेशों पर गहराई से विचार करें, तो पाएंगे कि ये केवल नारे नहीं हैं बल्कि बेहतर जीवन और बेहतर समाज के मार्गदर्शक सिद्धांत हैं।

हाल के वर्षों में**"राष्ट्र की समृद्धि के लिए सत्यनिष्ठा की संस्कृति"** तथा**"सतर्कता: हमारी साझा जिम्मेदारी"** जैसी थीमों ने हमें यह समझाया कि सत्यनिष्ठा केवल व्यक्तिगत गुण नहीं, बल्कि संगठन और राष्ट्र की सफलता का आधार है।

भ्रष्टाचार बड़ी रकम से नहीं, छोटे समझौतों से शुरू होता है

जब हम भ्रष्टाचार शब्द सुनते हैं तो हमारे मन में बड़े घोटाले और करोड़ों रुपये की हेराफेरी की तस्वीर आती है। लेकिन सच्चाई यह है कि हर बड़ा भ्रष्टाचार छोटी बेईमानियों से शुरू होता है।

- नियमों की अनदेखी करना
- कार्यालय की वस्तुओं का निजी उपयोग
- जान-पहचान के आधार पर अनुचित लाभ देना
- गलत जानकारी छिपाना

ये छोटी बातें धीरे-धीरे व्यवस्था को कमजोर करती हैं। इसी सन्दर्भ में एक प्रसिद्ध कहावत है कि **"जब आपको कोई देखने वाला न हो तब भी पूरे मन एवं ईमानदारी के साथ किसी काम करते है, वास्तव में वहीं असली सत्यनिष्ठा है।"** पिछले सतर्कता जागरूकता सप्ताहों ने हमें यही सिखाया है कि सत्यनिष्ठा कोई बड़ी घटना नहीं, बल्कि रोजमर्रा की आदत है।

सतर्कता केवल सतर्कता विभाग का काम नहीं

"सतर्कता: हमारी साझा जिम्मेदारी" थीम का संदेश बहुत स्पष्ट है कि ईमानदार व्यवस्था बनाने का दायित्व केवल सतर्कता अधिकारियों का नहीं है। जिस प्रकार एक शहर को साफ रखने की जिम्मेदारी केवल सफाई कर्मचारियों की नहीं होती, उसी प्रकार भ्रष्टाचार मुक्त वातावरण बनाने की जिम्मेदारी केवल निगरानी एजेंसियों की नहीं हो सकती। एक कर्मचारी नियमों का पालन करे, एक अधिकारी निष्पक्ष निर्णय ले, एक विक्रेता सत्यनिष्ठा से कार्य करे और एक नागरिक रिश्वत देने से इंकार करे, तो पूरा तंत्र मजबूत हो जाता है।

पारदर्शिता विश्वास पैदा करती है

विश्वास किसी भी संस्था की सबसे बड़ी पूंजी है। कल्पना कीजिए कि एक कार्यालय में सभी निर्णय बंद कमरों में होते हैं और किसी को पता नहीं होता कि किस आधार पर निर्णय लिया गया। दूसरी ओर एक ऐसा कार्यालय हो जहाँ प्रक्रियाएँ स्पष्ट हों, दस्तावेज सुरक्षित हों और प्रत्येक निर्णय का रिकॉर्ड उपलब्ध हो। स्वाभाविक रूप से लोग दूसरे कार्यालय पर अधिक विश्वास करेंगे। समाचारों में भी हमने कई बार देखा है कि जहाँ पारदर्शिता की कमी रही, वहाँ विवाद और जांच की नौबत आई। इसके विपरीत जिन संस्थाओं ने डिजिटल और पारदर्शी प्रक्रियाएँ अपनाईं, वहाँ लोगों का विश्वास बढ़ा।

शीर्ष नेतृत्व जैसा करेगा, संगठन वैसा बनेगा

किसी भी संगठन में कर्मचारी अपने वरिष्ठों को देखकर सीखते हैं। यदि नेतृत्व नियमों का पालन करता है, निष्पक्ष रहता है और पारदर्शिता अपनाता है, तो पूरी संस्था उसी दिशा में आगे बढ़ती है। महात्मा गांधी का प्रसिद्ध कथन है: **"वह परिवर्तन स्वयं बनिए जो आप दुनिया में देखना चाहते हैं।"** यह बात सतर्कता और सत्यनिष्ठा पर भी समान रूप से लागू होती है।

सत्यनिष्ठा से ही समृद्धि आती है

"राष्ट्र की समृद्धि के लिए सत्यनिष्ठा की संस्कृति" थीम हमें यह समझाती है कि सत्यनिष्ठा केवल नैतिक मूल्य नहीं, बल्कि विकास का आधार भी है। जब संस्थाएँ ईमानदार होती हैं:

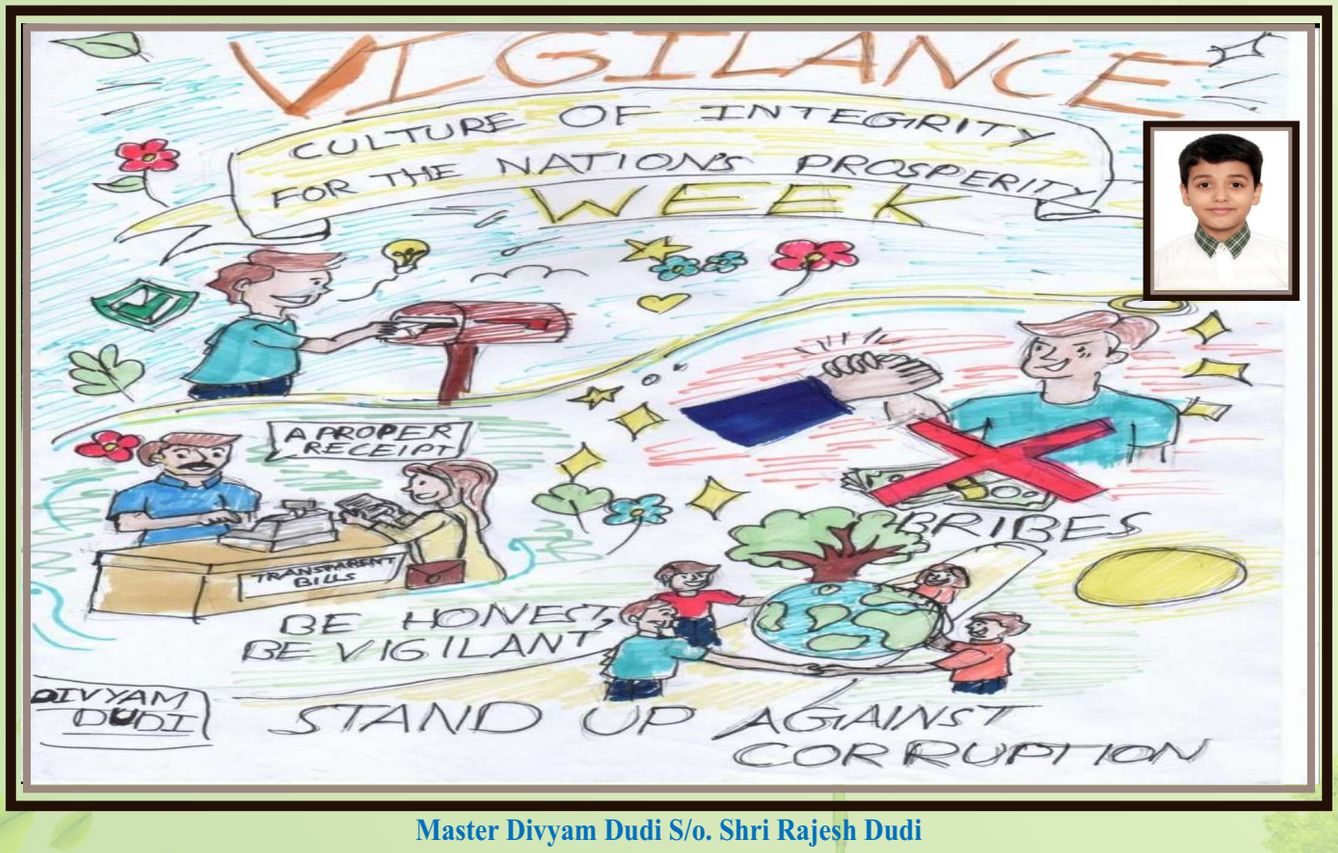
- परियोजनाएँ समय पर पूरी होती हैं।
- सार्वजनिक धन का सही उपयोग होता है।
- निवेशकों का विश्वास बढ़ता है।
- नागरिकों को बेहतर सेवाएँ मिलती हैं।
- राष्ट्र की प्रगति तेज होती है।

अंत में.....

सोचिए एक छोटा सा पुल है जिसका एक बोल्ट ढीला है। लोग शायद इसे नज़रअंदाज़ कर दें क्योंकि पुल अभी भी मज़बूत लगता है। कुछ समय बाद, एक और बोल्ट ढीला हो जाता है। फिर एक और। आखिरकार, पुल कमजोर हो जाता है। सत्यनिष्ठा इसके ठीक उलट काम करती है। सत्यनिष्ठा का एक छोटा सा काम लग सकता है। लेकिन जब बहुत से लोग हर दिन सत्यनिष्ठा का रास्ता चुनते हैं, तो वे मिलकर भरोसे का एक मज़बूत पुल बनाते हैं जो परिवारों, संगठनों और देशों को सहारा देता है।

जब हम 'सतर्कता जागरूकता सप्ताह' की गतिविधियों में हिस्सा लेते हैं, तो हमें यह याद रखना चाहिए कि सतर्कता केवल कुछ दिनों का कार्यक्रम नहीं है। हमें इसे रोज़ की आदत बनाना है। कोई देश सिर्फ़ किसी नारे, पोस्टर या शपथ से भ्रष्टाचार-मुक्त नहीं बनता। वह तब और मज़बूत बनता है जब आम लोग सामान्य स्थितियों में भी असाधारण फ़ैसले लेते हैं। हो सकता है कि हमारी एक छोटी-सी सही कार्रवाई दुनिया न बदल दे, लेकिन यह निश्चित रूप से किसी और को सही रास्ता चुनने की प्रेरणा दे सकती है और शायद यही सतर्कता का सबसे सुंदर संदेश है कि **एक ईमानदार निर्णय, एक साहसिक कदम और एक सच्चा व्यक्ति पूरे समाज में सकारात्मक बदलाव की शुरुआत कर सकता है।** आइए, हम केवल शपथ न लें, बल्कि अपने व्यवहार से सत्यनिष्ठा को जीवन का हिस्सा बनाएं। क्योंकि अंततः मजबूत राष्ट्र की नींव ईमानदार नागरिकों और जिम्मेदार संस्थाओं पर ही टिकी होती है।

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Master Divyam Dudi S/o. Shri Rajesh Dudi

Probity for Prosperity



Shubham Singh
Deputy Manager (Projects)

Probity is a simple word for doing right with money and power even when no one is watching. Kautilya wrote about it around 300 BCE, warning that an official who handles funds is like a man with honey on his tongue, he will taste it. He had noticed that kingdoms rarely fall to armies at the gate. They rot from within, one small leak at a time, and that remains the truest thing anyone has said about public administration even in present day world.

A trader watches his own purse by instinct, and partners keep an eye on each other. Public money relatively has no such owner standing over it. It belongs to everyone in general and no one in particular, which is exactly why it is the easiest kind of money to lose. Every rupee meant for a road, a subsidy or a developmental work passes through several hands before it reaches its purpose, and at each hand it can thin out a little unless someone insists it must not. This is why probity is needed most, and is hardest to sustain, precisely where public money is involved.

In India, there have been several examples which lead the way when it comes to the point as to how probity can lead to prosperity. Under the 73rd Amendment the gram sabha was given real funds and functions, and under MGNREGA the duty to hold a social audit of every scheme in its own name, with bills and muster rolls read aloud in public. As a result, some villages took the development to grassroot level strengthening fundamental facilities like hospital, schools, public distribution system, etc.

Similarly, In Hiware Bazar in Maharashtra, a gram sabha that insisted on open accounts and did the work itself without contractors turned a dry, emptying village into one with scores of prosperous farmers. Kerala's panchayats publish beneficiary lists before a rupee moves. Where this discipline holds, the money reaches the person it was meant for.

Probity does not happen by exhortation; it must be built. Recruitment and training that treat integrity as a skill and not a slogan, systems that remove discretion wherever possible, such as e-tendering and direct benefit transfer can be some of the ways.

The result of probity is not imaginary and theoretical. A scheme with watertight checks reaches the people it was built for. A tender run cleanly draws better bidders and a road that lasts. A loan appraised honestly is repaid, and repaid money lends again. Multiply that across a country and probity stops looking like a virtue and starts looking like infrastructure, the quiet backbone that lets prosperity stand upright. The honey, as Kautilya knew, is always on the tongue. A nation prospers exactly as far as it learns, again and again, not to swallow.

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Master Digvijay Siyag S/o. Shri Bhagirath Siyag

Honesty



Inderpal Singh
H/o. Mrs. Joginder Kaur
Senior Manager (Sectt.-Vigilance)

"Honesty is the best policy" is a famous proverb in English that encourages the quality of being honest in society. An honest person is always straightforward in life and uses sincerity and genuineness to overcome difficulties in life. Honesty reinforces the courage and confidence of a person. An honest person will never be scared of the consequences of the deeds they perform. As a result, they will enjoy a state of peace of mind. On the contrary, a dishonest person is scared of the revelation of truth and leads a stressful life.

Honesty is always admired by people in society. It is one of the greatest human qualities. Honesty helps to prevent corruption, cheating, and misunderstanding in society. Honesty is doing and saying what is right, even when it is difficult. An honest person is always remembered for their integrity and character. Honesty builds trust among people and creates strong and healthy relationships.

Honesty may not always be easy, but it gives a person inner peace and self-respect. When we are truthful in our words and actions, we do not have to live in fear of being exposed. A dishonest person, on the other hand, may have to hide the truth and live with the fear of its revelation. Therefore, honesty gives us the courage to face challenges and accept the consequences of our actions.

So, let us pledge to be HONEST in life and take our country to great heights. If each of us follows honesty in our personal and professional lives, we can build a society based on trust, fairness, and mutual respect.

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A Transparent Process is a process with Integrity



Abhi Uday Pandey
Deputy Manager (Projects)

Integrity is often associated with individual character- the ability to remain honest, fair and principled even when no one is watching. That remains essential. But institutions cannot depend on personal integrity alone. A strong organisation must build integrity into its systems, procedures and everyday decision-making.

This is where transparency of process assumes great importance.

A transparent process is one in which responsibilities are clear, criteria are known, decisions are supported by reasons, deviations are explained and actions can be traced. Such a process does more than make an organisation accountable after an event. It reduces the possibility of irregularity before it occurs.
In that sense, **a transparent process is one of the best forms of preventive vigilance.**

Vigilance is often associated with detecting wrongdoing, examining complaints or identifying irregularities. These functions are necessary, but they operate largely after a concern has emerged. Preventive vigilance begins earlier. It asks a more fundamental question: *Can the system itself be designed so that opportunities for manipulation, favouritism, error or misuse are reduced?*

Transparency helps achieve precisely that.

Consider any important organisational decision - procurement, project appraisal, financial sanction, vendor selection, recruitment, payment or allocation of resources. If the criteria for making that decision are unclear, if too much depends upon undocumented discretion, or if the reasons for choosing one option over another are not recorded, the process becomes vulnerable. The decision may even be genuine, yet the absence of transparency can create doubt and make accountability difficult.

On the other hand, when the requirement is clearly defined, responsibilities are separated, evaluation criteria are established beforehand and approvals follow a documented path, the scope for arbitrary decision-making reduces substantially.

Transparency therefore protects not only an institution but also the people working within it.

An employee taking a difficult but justified decision should be able to show the facts considered and the reasoning followed. Clear processes provide that protection. They make decisions less dependent on personalities and more dependent on principles and facts. This becomes especially important when public resources are involved.

Resources are always finite. Funds, contracts, opportunities and institutional capacity must often be distributed among several competing requirements. In such circumstances, vigilance is not merely about preventing financial

loss. It also helps ensure **fair and equitable use of resources**.

The question is not simply whether money was spent correctly, but whether the process through which it was allocated was fair, rational and consistent. Were the same criteria applied to everyone? Was an exception genuinely necessary? Was the decision supported by evidence? Could another officer examining the same facts understand why that decision was taken?

These simple questions- **what was decided, why it was decided, who decided it and how the decision was reached**- form the heart of process transparency.

It is important to understand that this doesn't mean every decision should be burdened with excessive paperwork. Transparency should not be confused with bureaucracy. The objective is not to create more documents but to create **better traceability**. A hundred pages of files may reveal very little if the basis of the decision remains unclear. A concise and well-reasoned record may provide far greater transparency if it clearly states the requirement, alternatives considered, relevant facts, risks, recommendation and approval.

The real test is simple: *Can someone who was not part of the original decision understand later what happened and why?*

If the answer is yes, the process has a meaningful audit trail and truly transparent.

Often when something goes wrong The first question that comes in the mind is, *"Who made the mistake?"* Sometimes an equally important question is, ***"What weakness in the process allowed this mistake to occur?"***

Was there inadequate segregation of duties? Were responsibilities unclear? Was important information unavailable to the decision-maker? Were too many manual interventions required? Had an exception gradually become routine? Could an automated control have prevented the error? Every irregularity, therefore, can become an opportunity for system improvement.

This is the essence of preventive vigilance: not merely correcting individual cases but strengthening processes so that similar cases become less likely in the future. For this reason, vigilance cannot be treated as the responsibility of the Vigilance Department alone. Every employee contributes to institutional vigilance through the quality and transparency of his or her work.

Vigilance becomes truly effective when it is embedded in normal work rather than added after the work is completed. Ultimately, the strongest organisation is not one that merely detects more irregularities. It is one that continuously improves its systems so that fewer irregularities have an opportunity to arise.
Integrity gives us the intention to do what is right. Transparency makes our actions visible and explainable. Accountability ensures responsibility. Together, they transform vigilance from a mechanism of detection into a culture of prevention.

And that is perhaps the strongest form of vigilance possible - not watching every individual at every moment, but creating processes so clear, fair and traceable that integrity becomes the natural way of working.

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From Ledger to Leadership : How Transparent Financial Reporting Builds Institutional Trust



Piyush Agarwal
Senior Manager (F&A)

A ledger records transactions. A financial statement records performance. But transparent financial reporting records something far more valuable — trust.

In an organisation like IREDA, the above distinction matters. IREDA is not just a financial institution. As a Navratna CPSE, a listed company and an RBI-regulated Infrastructure Finance Company (NBFC - IFC), its financial information is relied upon by a wide spectrum of stakeholders — the Government, regulators, investors, lenders, auditors, employees, and the public. Behind every published number is therefore a much larger responsibility.

A financial statement may show some thousands of crores as the loan book of the Company. But that number represents hundreds of financing decisions, project assessments, disbursements, repayments, interest calculations, asset classifications, and risk-assessments. That is where finalization becomes much more than a year-end exercise.

Finalization is sometimes perceived as the last stage of accounting — the point at which books are closed and financial statements are prepared. In reality, it is a point of **convergence**. Information generated across the organisation comes together. Balances are reconciled. Income and expenses are examined. Provisions are assessed. Assets and liabilities are reviewed. Accounting judgements are evaluated. Disclosures are prepared. Regulatory requirements are mapped. Audit observations are addressed.

As an NBFC-IFC, IREDA's financial reporting also operates within the framework of RBI's regulatory requirements, alongside Ind AS, the Companies Act and SEBI's listing and disclosure requirements. IREDA's financial statements are prepared under the applicable Ind AS framework for NBFCs, while its listed status brings additional disclosure and governance responsibilities. The challenge is therefore not merely to produce financial statements. **It is to produce reliable financial statements within a complex regulatory environment and within demanding timelines.**

For a listed NBFC, compliance can easily become a long checklist - RBI requirements, SEBI LODR disclosures, financial results, liquidity disclosures, capital-related information, bond compliances, corporate governance reporting and numerous other statutory requirements. **But the real purpose of compliance is not the checklist. It is confidence**.

When a company publishes its financial results, stakeholders should be able to believe that the information has been prepared through disciplined processes, appropriate controls and professional judgement. IREDA's public disclosures reflect this ecosystem — audited financial results, annual reports, corporate governance reports, compliance reports, financial disclosures and other regulatory filings are made available through its investor disclosures framework. **Every disclosure is therefore an opportunity to strengthen institutional credibility.**

Transparent reporting is not only about communicating success. It is equally about communicating risks. For a lending institution, recognizing impairment, classifying assets appropriately, assessing recoverability and making adequate provisions may sometimes reduce reported profitability. Yet, that is precisely where the integrity of financial reporting is tested.

A transparent financial statement does not attempt to make the organisation look perfect. It attempts to make the organisation **accurately understood**. This principle is particularly important for a financial institution whose balance sheet represents public and institutional confidence.

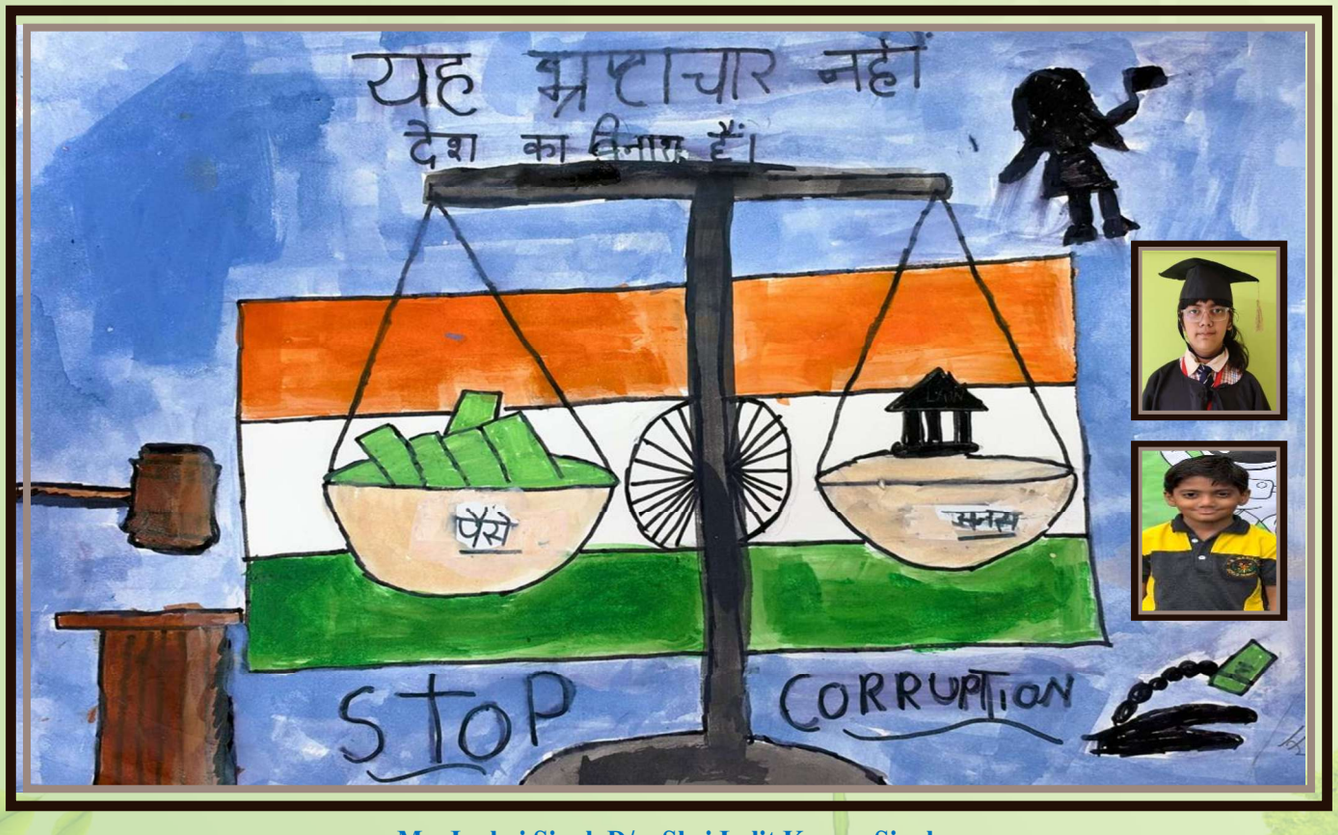
Technology has further made financial reporting faster. ERP systems, automated workflows, reconciliations, digital approvals, and system-generated reports have reduced manual intervention and improved traceability. But technology alone cannot create integrity. A system can flag an unusual transaction. A professional has to ask *why* it is unusual. A reconciliation can identify a difference. Someone has to investigate it. A reporting framework can prescribe a disclosure. Someone has to ensure that the disclosure actually conveys the relevant information. Ultimately, **financial integrity is a human responsibility supported by technology.**

The numbers prepared by a finance team can influence decisions worth thousands of crores, shape investor perception and contribute to the long-term direction of an institution. For IREDA, whose mission is intrinsically linked with financing India's renewable energy transition, the importance of this trust becomes even greater.

Growth tells us how far an institution has travelled. Transparency tells us whether stakeholders can trust the journey. And perhaps that is the real meaning of financial reporting:

"**Because when every rupee can be explained, every number can be trusted — and when numbers can be trusted, institutions can lead with confidence."**

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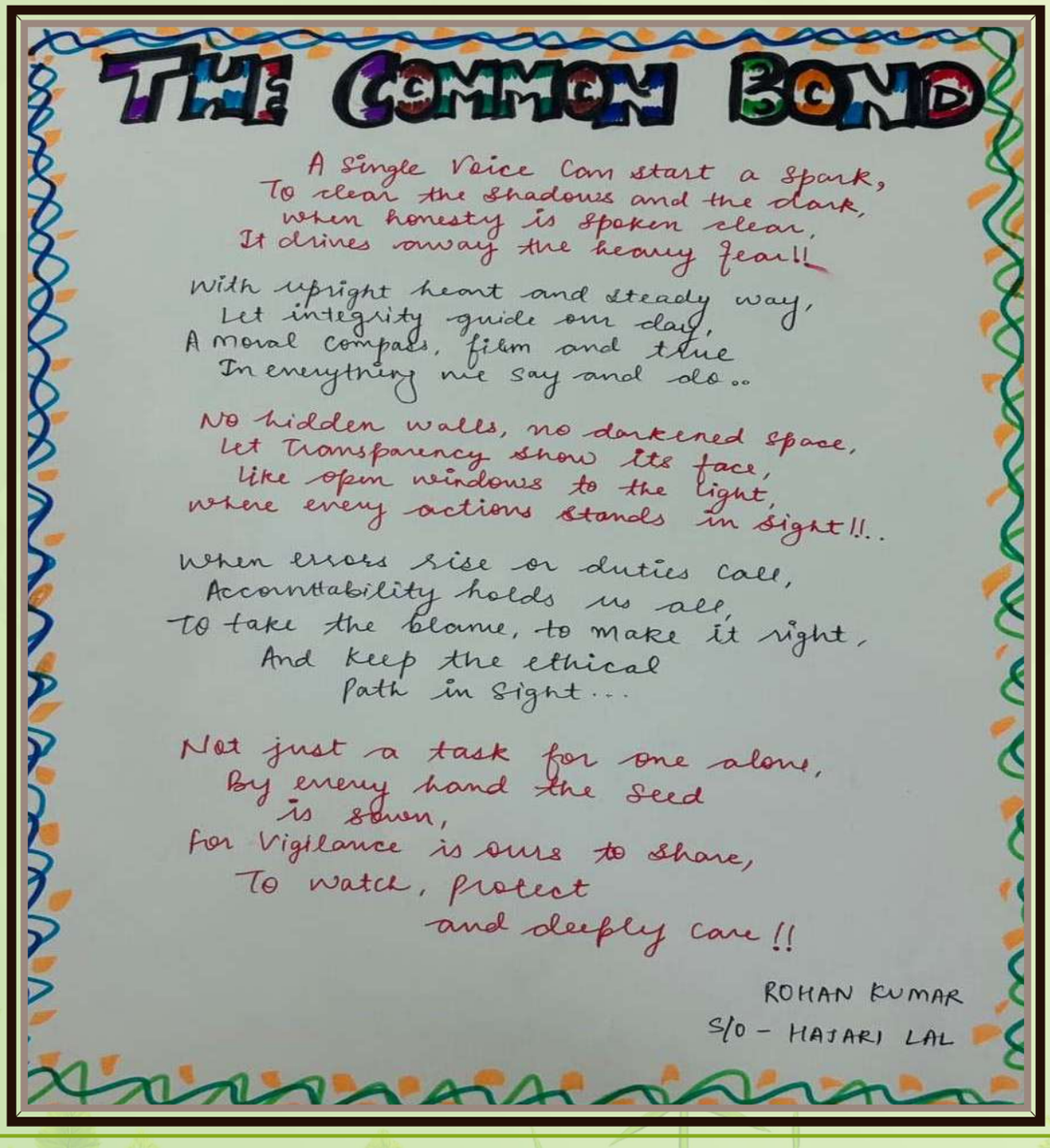


Ms. Janhvi Singh D/o. Shri Lalit Kumar Singh
Riddiman Kr Singh S/o. Shri Lalit Kumar Singh

The Common Bond



Master Rohan Kumar
S/o. Shri Hajari Lal
Assistant Manager (Gen.)



THE COMMON BOND

A Single Voice Can start a Spark,
To clear the shadows and the dark,
When honesty is Spoken clear,
It drives away the heavy fear!!

With upright heart and steady way,
Let integrity guide our day,
A moral compass, firm and true
In everything we say and do..

No hidden walls, no darkened space,
Let Transparency show its face,
Like open windows to the light,
Where every actions stands in sight!!..

When errors rise or duties call,
Accountability holds us all,
To take the blame, to make it right,
And keep the ethical
Path in Sight...

Not just a task for one alone,
By every hand the Seed
is Sown,
For Vigilance is ours to Share,
To watch, Protect
and deeply Care!!

ROHAN KUMAR
S/O - HAJARI LAL

The Lamp of Honesty & Integrity's Light



Ms. Anushika Kumari
Deputy Manager (F&A)

The Lamp of Honesty

When shadows fall upon the road,
And greed whispers soft and low,
Light the lamp of honest truth,
Let its steady brightness glow.

Whether small the task or grand,
Keep the heart and hands both clean,
Transparency will pave the way,
Progress built on what is seen.

Brick by brick, the building stands,
Trust by trust, a nation grows,
Vigilance is everyone's charge,
That is how true prosperity flows.

"Probity for Prosperity" — this the call we heed,
Only honesty can plant the true prosperity seed,
Hand in hand, let us all pledge,
A future free of corruption's greed.

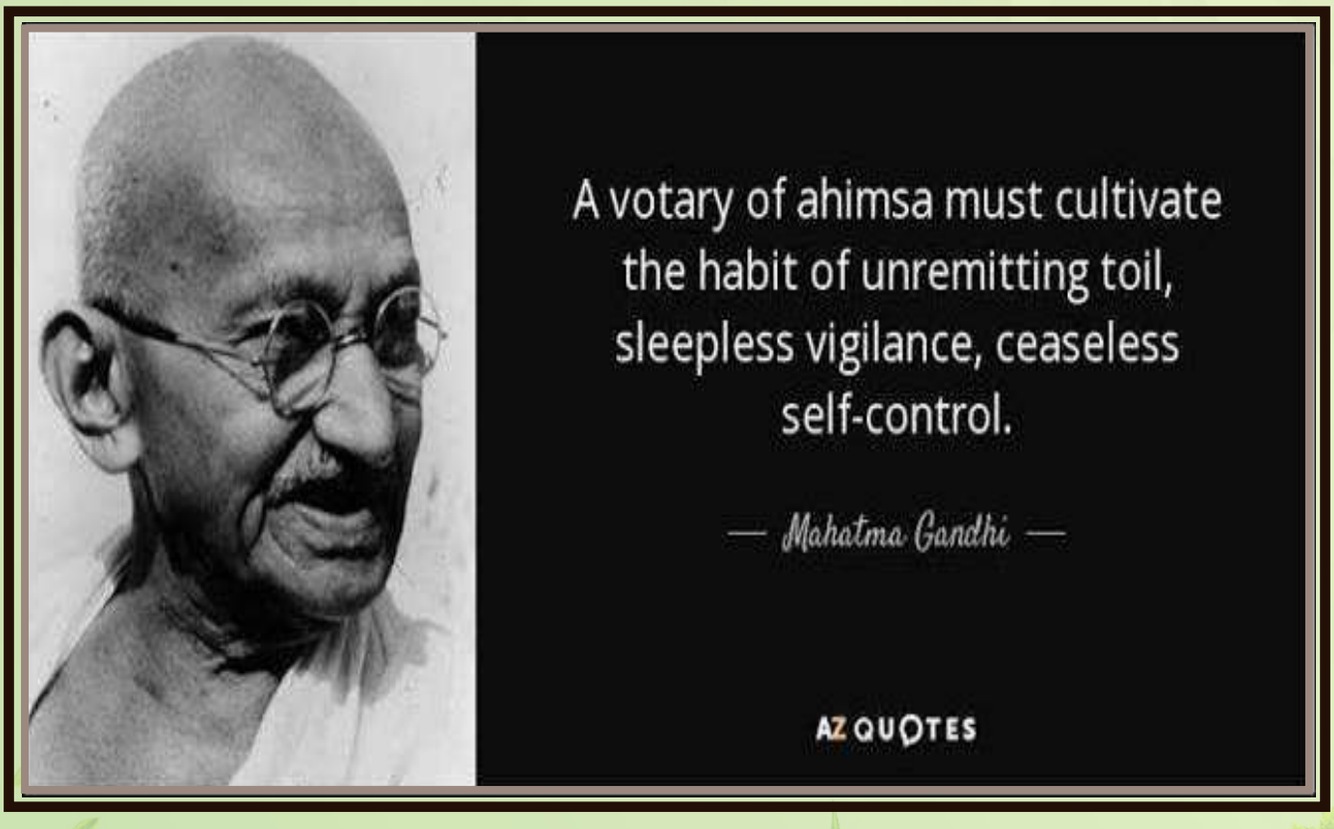
Integrity's Light

A single truth, a single deed,
Can break the chains of silent greed.
Transparent hearts, accountable hands,
Build the trust on which hope stands.

Not one alone, but all as one,
Vigilance is a task begun
By every soul who dares to choose
The honest path — nothing to lose.

For probity lights prosperity's way,
And truth alone will never decay.

--xx--



The Unseen Ledger



Ms. Saniya Shaw
C/o. Ms. Sakshi Shaw
Deputy Manager (CA&CS)

Not every truth is written down,
Not every choice is seen or scored
Some tests are taken all alone,
Where no result is kept, or stored.

A borrowed line, a hidden glance,
A moment's ease that few would see
But something in me keeps the count,
Long after marks stop mattering to me.

I've learned that honesty is not
A lesson learned just once, then closed
It lives in habits, small and true,
In quiet choices no one knows.

So let my work be fully mine,
My answers earned, my effort real
For integrity, once made a part of me,
Is the only mark that time can't steal.

What I build with honesty today
Will stay, long after tests are done
For in the end, what truly counts
Is simply who I have become.

--xx–

One Ledge, Many Hands Integrity as a shared responsibility



Amit Kumar
Deputy Manager (IT)

No single hand can guard the whole,
no lone flame lights the entire square —
integrity is not one soul,
it is the work that all must share.

To stay clean while the wrong walks by
is just corruption, wearing white.
The closed eye tells its own small lie —
to see, and choose to shut out sight.

So let no honest heart stand far
and call its distance a kind of good.
We rise together, or we are
just scattered lights in one dark wood.

One hand alone can still be bent.
A hundred, joined, cannot be bought.
Integrity was never meant
to be a private, solo thought.

Watch with me. Speak when I stay still.
Hold what I hold, and I hold yours.
A nation's trust is not one will —
it's every hand that shuts wrong doors.

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कर्तव्यनिष्ठा और सतर्कता



मंजूषा शुक्ला
उप महाप्रबंधक (वित्त एवं लेखा)

करते हो तुम अपना काम निडर, विश्व में बनती है छवि हमारी,
निष्ठा और सतर्कता से कार्य करने से, गति पाती है प्रगति हमारी।
नियम सिखाना, राह दिखाना, काम तुम्हारा है बहुत मुश्किल,
पर करते हो तुम अपना काम ईमानदारी से, तभी सरकारी छवि न पड़े धूमिल।

भ्रष्ट इरादों पर अंकुश, ईमानदारों को विश्वास तुम्हारा,
निडर होकर कर्म करें सब, यही है सतर्क प्रहरी का सहारा।
गलत काम ना कोई हो जाए, नियम ना कोई टूट पाए,
कायदे-कानून दिखाकर, इस देश का नाम उठ जाए।

यह फर्ज़ तुम्हारा है मुश्किल, पर सही राह दिखाना है ज़रूरी,
देश की छवि को ऊपर उठाना, यह काम तुम्हारा है ज़रूरी।
सदा सुरक्षित रहे देश, और बने सशक्त राष्ट्र हमारा,
इसी नारे के साथ मिलकर, आगे बढ़ाना कर्तव्य तुम्हारा!

--xx--

Vigilance Begins with Me



Sanyam
Deputy Manager (F&A)

I look around and often see,

The world's demand for honesty.

Yet the change I seek to find,

Must first begin within my mind.

Vigilance starts in little things,

The faithfulness each action brings.

A careful eye, a conscious thought,

Ensuring standards are never forgot.

Together we can shape the day,

Where fairness lights the future's way.

For every great reform we see,

Begins with "You" and starts with "Me."

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सतर्कता की शुरुआत मुझसे होती है।



धीरज सियाग
पुत्र श्री भागीरथ सियाग
महाप्रबंधक (परियोजना)

भष्ट्राचार की परछाई चारों ओर छाई है

रिश्वतखोरी ने समस्या बढ़ाई है

अब तक किसी ने आवाज़ न उठाई है

मगर नहीं करना है इसे नज़रअंदाज़

ख़त्म करना है यह रिवाज़

नहीं होगी अब ईमानदारी दरकिनार

उठाने है सत्यनिष्ठा के हथियार

जहाँ भी देखो भष्ट्राचार इस्तेमाल करो अपना अधिकार

हमें इन्हे न्याय पहुँचाना है

हमें भी भारत को समृद्ध बनाना है

जो व्यक्ति प्रवीण यहाँ

असीम समृद्धि होती वहाँ

चलो , अब आ गई है तुम्हारी बारी

अपनी जागरूकता से करनी है चोट भारी

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सत्यनिष्ठा से समृद्धि



श्रीमती नीतू
पत्नी श्री रोहित खत्री
वरिष्ठ प्रबंधक (परियोजना)

सही राह पर चलना सीखें,
चाहे राह कठिन क्यों न हो।
ईमानदारी साथ रहे तो,
मन में कोई डर न हो।

काम हमारा साफ़ रहे और,
बातों में भी सच्चाई हो।
अपने छोटे-छोटे कर्मों से,
विश्वास की नींव बनाई हो।

नियमों का हम मान रखें और,
हर जिम्मेदारी पूरी करें।
जो सही है, उसको सही कहें,
गलत देखकर चुप न रहें।

हमसे जुड़ा हर एक व्यक्ति,
हम पर अपना विश्वास रखे।

हमारे काम और व्यवहार से,

संस्था की पहचान बनी रहे।

जब हम अपना कर्तव्य निभाएँ,

बिना किसी स्वार्थ के साथ,

तब ही आगे बढ़ता है देश,

तब मजबूत होती है उसकी राह।

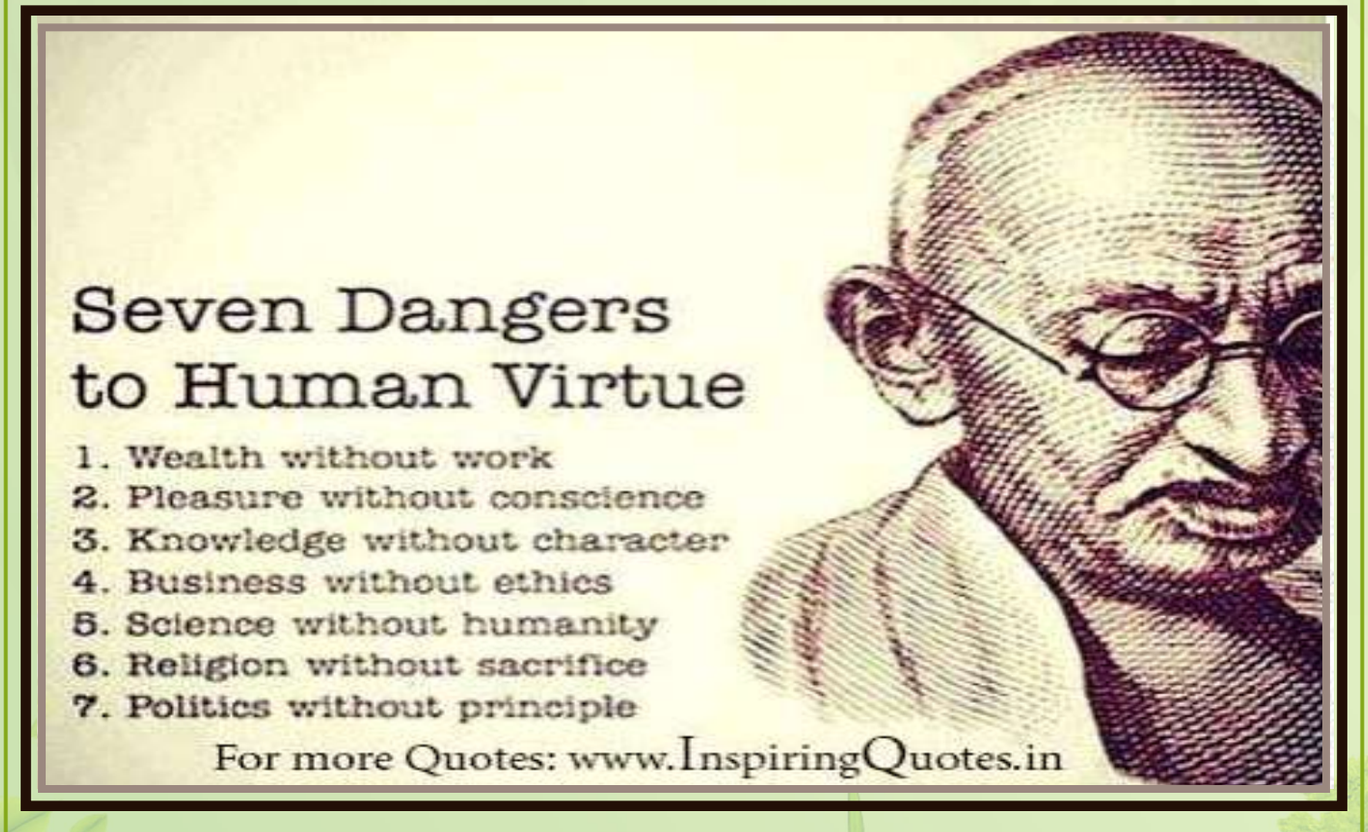
आओ आज यही संकल्प लें,

सच का साथ निभाएँ हम।

सत्यनिष्ठा को जीवन में रख,

देश की प्रगति में हाथ बटाएँ हम।

--xx--



The Right Path



Siddharth Nair
Deputy Manager (Projects)

When no one watches, still be true,
Let honesty guide all you do.
Each choice we make, both great and small,
Reveals the values within us all.

Let fairness shape the words we say,
and truth light up our chosen way.
With open hearts and actions clear,
We build a world that casts out fear.

Integrity is quite power,
Standing firm in our hardest hour.
It asks no praise, it seeks no fame,
Yet lifts the honour of our name.

When each of us stays aware,
Responsibility is ours to share.
For progress grows where trust is found,
And honest work is solid ground.

With truth and courage as our guide,
We move ahead with quiet pride.
So let our conscience lead the way,
In every action, every day.

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सत्यनिष्ठा से समृद्धि



सुश्री अकीरा रावल
सुपुत्री प्रियंका रावल
वरिष्ठ प्रबंधक (परियोजना)

सच बोलूँगी, सच ही कहूँगी, झूठ से हरदम दूर रहूँगी।
सच्चाई की राह चलूँगी, मुश्किल में भी नहीं डरूँगी।

मिल-बाँटकर खाना सीखूँ, सबके संग निभाना सीखूँ।
न्याय करूँ और प्यार बढ़ाऊँ, सबको अपने गले लगाऊँ।

नकल की आदत छोड़ूँगी मैं, मेहनत से नाता जोड़ूँगी मैं।
जो भी पाऊँ अपने दम पर, गर्व करूँ मैं अपने श्रम पर।

दूजों की मैं मदद करूँगी, दुख में उनके साथ रहूँगी।
दया का दीपक रोज़ जलाऊँ, हर चेहरे पर हँसी सजाऊँ।

सत्यनिष्ठा जो अपनाएगा, जीवन में समृद्धि पाएगा।
सच्चाई का दीप जलाओ, ईमानदार बन देश सजाओ।

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The Ledger Within Me



Abhi Uday Pandey
Deputy Manager (Projects)

My father kept a notebook in his shirt,
Worn at the edges, softened by the years.
Each rupee spent, each debt, each borrowed sum
Nothing too small to disappear.

I once asked why he bothered writing down
The things that no one else would ever see.
He tapped the pocket resting near his heart.
"Because the first account is kept with me."

Perhaps that is where integrity begins
Not in the pledge, the rulebook, or the sign,
But in the quiet choice no one observes,
When taking the easier path would be just fine.

Transparency is vigilance made visible:
A process open, steady, clear and fair.
When every step can stand before the light,
There is less room for favour hidden there.

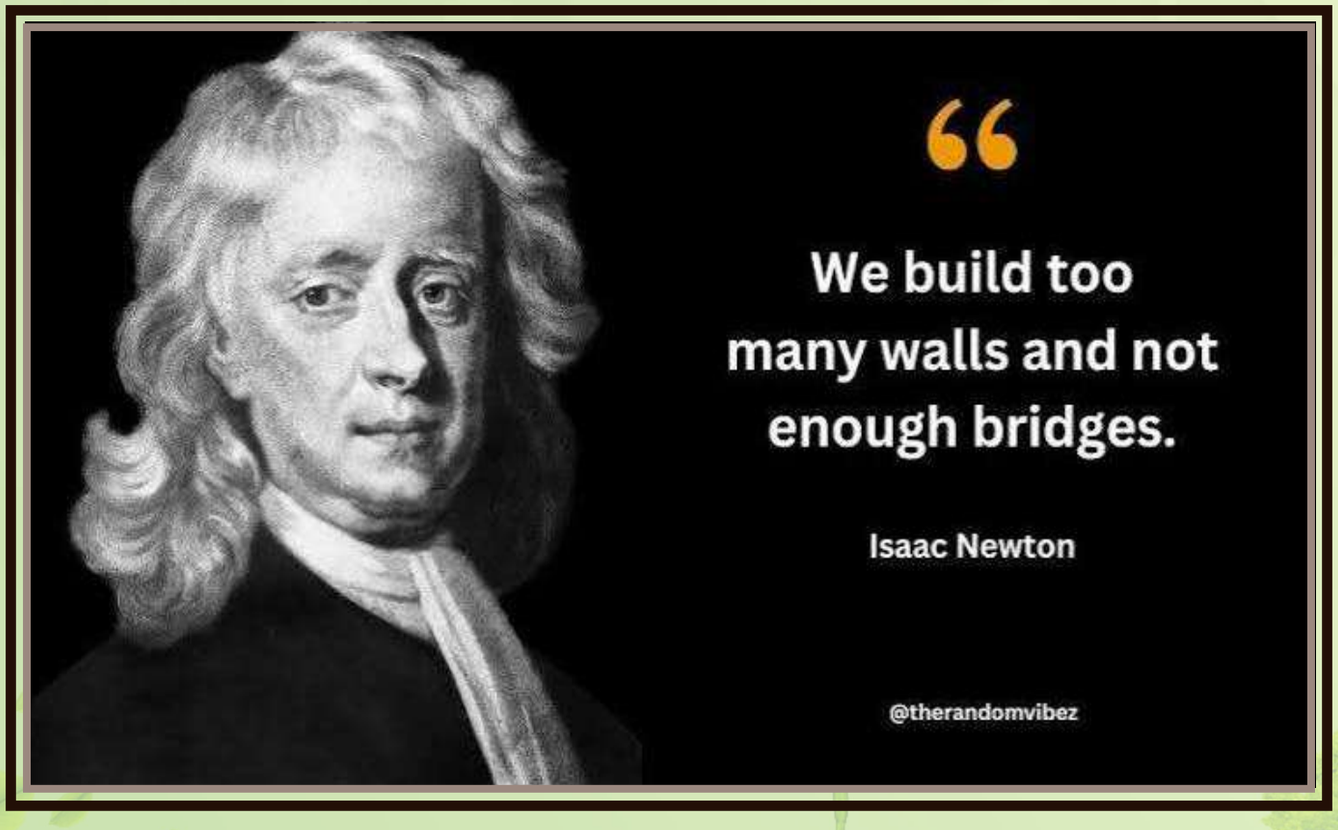
I've seen a clerk return a folded note,
No speech, no anger, nothing done for show.
A simple "No" across an ordinary desk
And dignity in choosing to let it go.

Integrity rarely asks for recognition.
It lives in records kept and rules applied,
In doing what is right when no one checks,
And leaving nothing that must stay concealed inside.

So when we speak of vigilance, let it mean
More than finding fault when things go wrong.
Build systems clear enough to earn our trust,
And consciences disciplined enough to keep them strong.

And if you ever wonder who is watching,
Remember what my father quietly knew.
Before the world can ask for an account,
The first person you answer to is you.

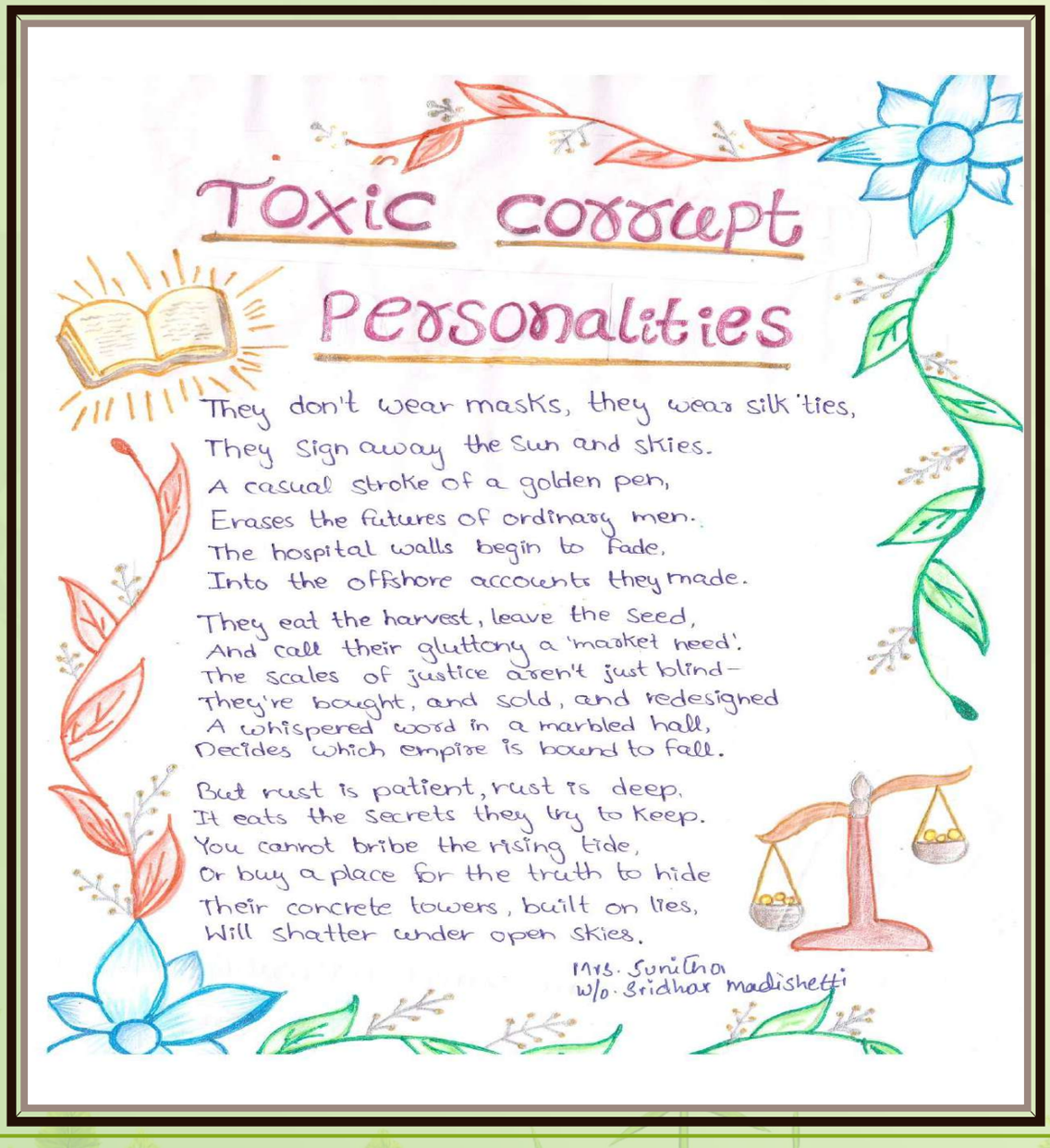
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Toxic Corrupt Personalities



Mrs. Sunitha
W/o. Shri Sridhar Madishetti
Senior Manager (F&A – Vigilance)



Toxic corrupt
Personalities

They don't wear masks, they wear silk ties,
They sign away the sun and skies.
A casual stroke of a golden pen,
Erases the futures of ordinary men.
The hospital walls begin to fade,
Into the offshore accounts they made.

They eat the harvest, leave the seed,
And call their gluttony a 'market need'.
The scales of justice aren't just blind–
They're bought, and sold, and redesigned
A whispered word in a marbled hall,
Decides which empire is bound to fall.

But rust is patient, rust is deep.
It eats the secrets they try to keep.
You cannot bribe the rising tide,
Or buy a place for the truth to hide
Their concrete towers, built on lies,
Will shatter under open skies.

Mrs. Sunitha
w/o. Sridhar Madishetti

Strengthening Loan Management through System Development

- By LMS Department -

In an NBFC like IREDA, Vigilance is not only confined to find irregularities rather its main task is to undertake preventive measures in such a way that the deliberate or otherwise the irregularities are prevented through robust systems and procedures.

The Loan Management Section (LMS) has undertaken several system-development initiatives to improve the accuracy of data to strengthen the internal controls and ensuring regulatory compliance. The same have been developed in coordination with the IT team. These initiatives shall enhance transparency and operational efficiency in loan management activities.

Embedding Controls through System Development

1. Automation of Effective Interest Rate (EIR) workings

The Effective Interest Rate (EIR) computation process has been automated thereby reducing manual preparation and dependence on spreadsheet-based calculations, besides requirement of an external agency deployed for the purpose.

The system-generated workings and reports have resulted in consistency and accuracy to the process and timely Audit of the same on a regularly basis. This development has resulted in manual intensive activity into a more system driven activity.

2. System-based TDS functionality

A dedicated TDS functionality has been developed for apportionment of the TDS credit to borrowers without repetitive manual process. The system-based process strengthens borrower-wise accounting controls, minimise manual intervention and facilitates timely reflection of TDS credits in borrower's ledger. It also helped in TDS reconciliation.

3. Critical reports for regulatory compliance

Critical system reports have been developed like Statement of Account Report, Overdue New Report etc. to support monitoring and compliance under the newly introduced RBI framework on project finance. The timely extraction of portfolio information reflects the improved quality of the information which facilitated timely regulatory reporting. The availability of system generated structured data supports informed decision-making & identification of compliance gaps.

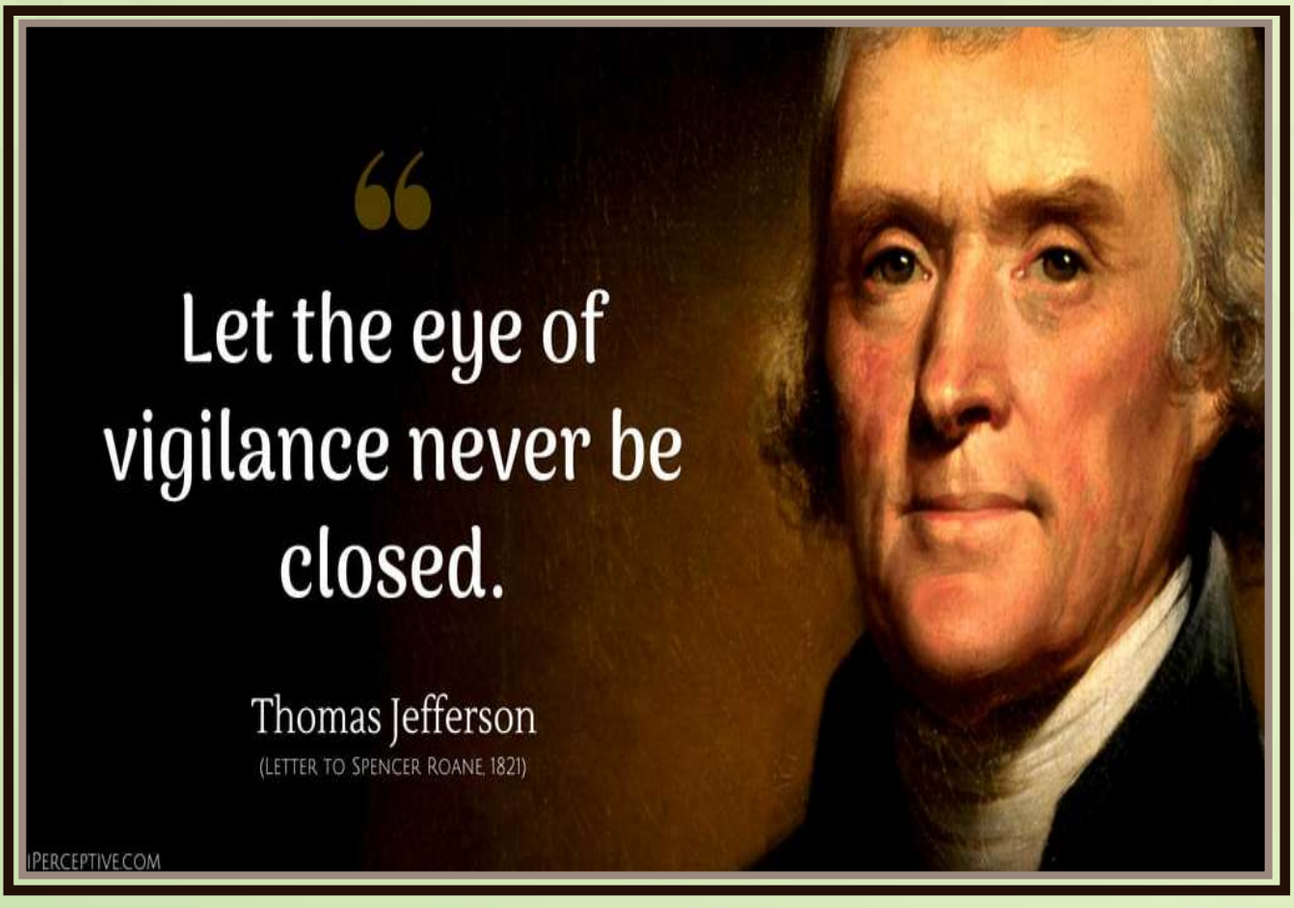
Benefits derived

- Reduction in manual processing and associated operational risk.
- Improved accuracy, consistency and availability of system-generated reports.
- Enhanced transparency and audit trail for loan management activities.
- Faster availability of borrower-wise and portfolio-level information for review by internal stakeholders.
- Strengthened compliance support in respect of RBI inspection observations and evolving project finance regulatory requirements
- The significance of these initiatives lies in anytime verification of the controls within the process itself. The scope for inadvertent error is considerably reduced.

Conclusion: IT System as an Enabler

The system developments reflect the LMS's continuing commitment to process improvement and creating a stronger internal-control and ensuring timely regulatory compliance. Moving critical activities from manual dependence to system-enabled processes have improved the reliability of outputs with reduction of error.

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Operational Irregularities and Systemic Improvements in Public Sector Financial Institutions

-By Darpan Garg, Additional General Manager (Projects - Vigilance)

A comprehensive analysis based on the findings and guidelines issued by the Central Vigilance Commission (CVC) and the Advisory Board for Banking and Financial Frauds (ABBFF).

1. Introduction

Financial system integrity and systemic improvements within Public Sector Financial Institutions have recently become the focal point of deep institutional scrutiny. Comprehensive assessments conducted by the Central Vigilance Commission (CVC) and the Advisory Board for Banking and Financial Frauds (ABBFF) have exposed critical operational vulnerabilities across various public sector lenders. Their findings highlight a complex network of internal lapses, sophisticated borrower frauds, and the urgent need for a complete operational overhaul to protect public capital.

Important observations made by CVC and ABBF are summarized below:

2. Critical Operational Irregularities & Lapses

Public sector lenders frequently compromise institutional security by failing to strictly adhere to regulatory guidelines, internal policies, and standard operating procedures. The observed irregularities stretch across the entire loan lifecycle and can be structurally classified into three core operational zones:

A. Appraisal and Sanction Failures

- **Policy Deviations:** Ignoring the institution's policies, procedures, and regulatory guidelines during the initial project or entity appraisal process.
- **Deficient Data Verification:** Failure to independently verify critical figures of financial statements from authentic external sources like GST returns, MCA, and ROC.
- **Blind Takeovers:** Inadequate healthy skepticism during the takeover of limits in the chase for new business, particularly omitting investigations into why the borrower wishes to switch banks and why the existing lender is prepared to exit the account.
- **Information Suppression:** Providing incomplete information or omitting critical data in the memorandum or agenda of sanctions presented to the decision-making authority.
- **Power Excess:** Sanctioning limits or ad-hoc limits completely beyond designated discretionary powers.

B. Compromised Disbursements

- **Unmonitored Capital Release:** Allowing credit disbursement without verifying the actual end-use of funds, which directly facilitates the diversion of capital.
- **Account Route misuse:** Releasing phased project funds or term loans into saving or current accounts instead of enforcing the strict draw-down sequence specified in the sanction.
- **Phased Tranche Lapses:** Allowing subsequent phased disbursements without conducting end-use verification of the tranches previously released.

- **Inadequate Documentation:** Accepting photocopies instead of requiring original supplier invoices to process disbursement requests.
- **Direct Instrument Handover:** Handing over the physical draft or pay-order of the disbursed amount straight to the borrower instead of remitting it directly to verified suppliers.
- **Regulatory Non-compliance:** Clearing disbursements without ensuring that the borrower has secured all required statutory and regulatory approvals.

C. Monitoring and Monitoring-Staff Gaps

- **Audit Neglect:** Recommending the administrative closure of various internal audit reports without ensuring actual compliance or rectification of the irregularities pointed out.
- **Internal Account Abuse:** Utilizing internal clearing or operational accounts of the banks to transfer funds, actively facilitating internal fraud vectors.
- **Staff Misconduct:** Falsifying the institution's official records, disclosing secret or confidential data, and making false claims on the institution.
- **Unlawful Instructions:** Complying with unauthorized and unlawful oral instructions of senior officials without bringing the same to the notice of the Competent Authority.

3. Modus Operandi Adopted by Borrowers in Frauds

Fraudulent acts of dishonest borrowers remain mainly responsible for financial losses. These actors succeed by exploiting systemic control loopholes and utilizing specialized experts to deceive banks. The ABBFF identified several common techniques:

- Fabricating financial statements, records, and invoices to present an altered picture of operational health.
- Diverting loan funds to completely unrelated businesses, group entities, promoters, or their close relatives.
- Intentionally submitting highly inflated, unrealistic projected financial statements to get higher credit limits sanctioned against their actual requirements.
- Submitting fake certificates regarding the infusion of promoters' margin or equity in the business.
- Fraudulently selling immovable properties mortgaged with the banks to third parties and diverting the proceeds without the bank's knowledge.
- Creating charges on the exact same property with multiple banks concurrently to avail multiple credit limits.

> *Institutional Insight: While certain bank officials were complicit, borrowers engaging in fraud were significantly benefited by a general lack of healthy skepticism, weak due diligence, and sometimes active collusion from external third-party agencies—including statutory auditors, accountancy firms, legal advisers, rating agencies, and property valuers.*

4. Suggested Measures for Systemic Improvement

To protect public funds, build robust internal safeguards, and establish an accountable lending environment, a clear multi-layered roadmap has been outlined:

A. Credit Appraisal and Sanction Reforms

- Establishing a robust process to capture independent market information about borrowers and guarantors within appraisal notes.
- Revising SOPs for account takeovers to ensure seamless transfer of underlying securities from the preceding bank.
- Shifting from traditional Cash Credit limit systems to cashflow or cash-budget assessment models to completely avoid over-financing.
- Mandatory screening of borrower antecedents across core platforms, including the Central Fraud Registry, CERSAI, MCA, ECGC caution list, and the RBI Willful Defaulters list.

B. Guardrails for Disbursements and Surveillance

- Enforcing direct payment to plant and machinery suppliers for term loans and remitting funds directly to existing lenders during loan takeovers.
- Deploying modern technology, including Artificial Intelligence (AI), to proactively red-flag accounts and identify circular transactions among related parties.
- Strengthening pre-disbursement audit frameworks and introducing special checks and balances for releases above specified high-value cut-off limits.

C. Training and Skill Upgradation

- Implementing compulsory institutional and on-the-job training for all credit officers irrespective of their current deployment.
- Conducting mandatory mid-career practical workshops and seminars focusing on sharpening practical credit assessment skills.
- Training credit monitoring teams specifically in identifying red flags, early warning signals (EWS), and tracing circular transactions.
- Strengthening the internal whistle-blower mechanisms by dedicating specific tracks within regular institutional training.

5. Protecting Honest Credit Decisions

The CVC and ABBFF explicitly state that credit decisions must be executed with a positive mindset. While staff working in connivance with fraudsters must be dealt with firmly, it is vital to safeguard bonafide business actions taken in good faith.

A proper balance must be maintained: routine procedural or administrative lapses should be handled through internal departmental proceedings, whereas actions proving malafide or criminal intent should be referred to investigating agencies. This equilibrium ensures a continuous positive environment in the banking sector to achieve growth.

Source: Based on CVC Master Circular No. 07/MC/2026 dated 27.07.2026 and Training material on preventive vigilance and 20 Point of ABBFF

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Glimpses from Vigilance Awareness Week – 2025



Day-1 : 27.10.2024 : Shri Pradip Kumar Das, Chairman & Managing Director, IREDA and Shri Ashok Kumar, Chief Technical Examiner, CVC administered the Integrity Pledge along with Senior Management of IREDA and all employees connected through virtual mode



Day-1 : 27.10.2025 : IREDA's In House Vigilance Magazine "PAHAL" (Vol-9) was released by Shri Pradip Kumar Das, CMD, IREDA, Shri Ashok Kumar, CTE, Central Vigilance Commissioner, Dr. B.K. Mohanty, Director (Finance) and Shri Ajay Kumar Sahani, CVO, IREDA showcasing IREDA's ongoing dedication to promoting vigilance awareness and integrity.



Day-1: 27.10.2025: Shri B.K. Mohanty, Director (Finance) presenting the Memento to Shri Ashok Kumar, CTE, CVC & Chief Guest of the Inaugural Programme of Vigilance Awareness Week 2025



Day-3: 29.10.2025: Sh. Rajesh Verma, Secretary, Advisory Board on Banking and Financial Frauds (ABBFF), ABBFF Secretariat, New Delhi delivering lecture on "Non-Cooperative Borrowers, Wilful Defaulters & Staff Accountability" in the presence of Senior Management of IREDA and to officials of IREDA connected virtually



Conducted Painting competition at Kendriya Vidyalaya, Minmabakkam, Chennai on 27.10.2025 by IREDA Branch Office, Chennai. Approximately 180 children have participated in the Competition.



Conducted Painting competition at Kendriya Vidyalaya, Uppal, Hyderabad on 27.10.2025 by IREDA Branch Office, Hyderabad.

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 supercribed 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.
- Anoymous / pseudonymous letter are not entertained

VIGILANCE AWARENESS WEEK 2026

For more details visit
https.//www.cvc.gov.in