



दक्षता DAKSHATA

वार्षिकांक – मार्च, 2025

“सत्यनिष्ठा की संस्कृति से
राष्ट्र की समृद्धि”

"Culture of integrity for
Nation's Prosperity"



**Visit of Shri P. Daniel, Secretary,
CVC to SIDBI New Delhi Office
on October 30, 2024
on the occasion of Vigilance
Awareness Week 2024**



**Welcome of Shri Manoj Mittal,
CMD, SIDBI by Shri Dilip Kumar Singh,
CVO at Lucknow Head Office on
July 29, 2024**



राष्ट्रपति
भारत गणतंत्र
PRESIDENT
REPUBLIC OF INDIA

MESSAGE

I am happy to know that the Central Vigilance Commission is observing Vigilance Awareness Week from 28th October to 3rd November, 2024 on the theme:

"सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि"

"Culture of Integrity for Nation's Prosperity"

This theme serves as a reminder that integrity is the foundation of our nation's economic prosperity and social well-being. Integrity promotes inclusive growth, ensuring development benefits reach all sections of society. As citizens, we have a collective responsibility to be steadfast to the value of integrity in our daily lives. Through our actions based on honesty, fairness, and transparency, we can build a stronger and more prosperous nation.

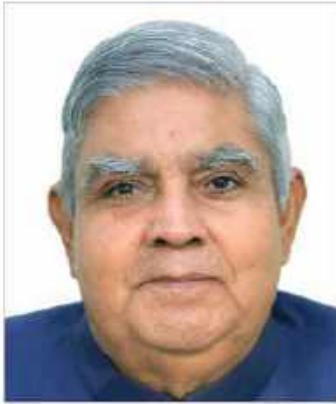
I hope that there will be widespread participation of citizens in this initiative of the Central Vigilance Commission.

I extend my appreciation to the entire team associated with the Central Vigilance Commission.

I convey my best wishes for the success of the Vigilance Awareness Week-2024 in terms of translating values into action.

(Droupadi Murmu)

New Delhi
September 30, 2024



MESSAGE

Observance of Vigilance Awareness Week by Central Vigilance Commission (CVC) from 28th October 2024 to 3rd November 2024, commemorating the birth anniversary of Bharat Ratna Sardar Vallabhbhai Patel is not just a tribute to the Iron Man of India, but a reaffirmation of the values he stood for-integrity, unity, and national prosperity.

This year's theme, "Culture of Integrity for Nation's Prosperity" ("सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि"), aligns perfectly with the essence of our nation unity in diversity. Promotion of culture of integrity requires a collective effort that respects and incorporates the diverse perspectives and experiences of all our citizens. Central Vigilance Commission plays a crucial role in this endeavour by promoting transparency and accountability in public administration.

As we observe this Vigilance Awareness Week, let us remember that corruption is a threat not just to our economic prosperity, but to the very fabric of our diverse society. Let this be a time of reflection on our shared values that transcend our differences, and action towards building a corruption-free India.

I extend my best wishes to the Central Vigilance commission and the entire team of Vigilance Officers for their tireless efforts towards building a corruption-free where integrity and ethical conduct guide our actions.



Jagdeep Dhankhar

New Delhi
23rd October, 2024



प्रधान मंत्री
Prime Minister
MESSAGE

It is heartening to learn that the Central Vigilance Commission - CVC is observing Vigilance Awareness Week 2024. Heartiest greetings and best wishes to everyone associated with CVC on the occasion.

This year's theme – “सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि” – ‘Culture of integrity for nation's prosperity’ is particularly relevant in today's context.

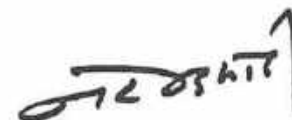
Integrity, along with transparency and accountability, hold the key to good governance and ensuing the nation's all-round growth and development. An environment of integrity nurtures institutions, promotes probity in administration. It leads to a people-centric approach while framing policies and taking decisions.

During the last 10 years, we have focused our efforts on leveraging technology and e-governance to create a transparent and accountable eco-system. We have furthered the spirit of ethics and integrity to strengthen our institutions.

As we march ahead confidently towards building *Viksit Bharat*, the contribution of institutions such as CVC in fulfilling the people's aspirations is important.

The organisation of various programmes including Gram Sabhas, lectures, plays, competitions in schools, colleges and trade organisations to commemorate the Vigilance Awareness Week will help spread awareness among individuals to imbibe such ethics and virtues such as honesty, fairness and integrity in day-to-day work.

May the Vigilance Awareness Week celebrations be a huge success.


(Narendra Modi)

New Delhi
आश्विन 19, शक संवत् 1946
11 October, 2024



सत्यमेव जयते

केन्द्रीय सतर्कता आयोग
CENTRAL VIGILANCE COMMISSIONसतर्कता भवन, जी.पी.ओ. कॉम्प्लेक्स,
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सं./No. 024/VGL/081

दिनांक / Dated. 25.10.2024

MESSAGEVigilance Awareness Week (28th October to 3rd November, 2024)

Observance of Vigilance Awareness Week affirms Commission's commitment to promote integrity and probity in public life by seeking engagement of all stakeholders and to create greater awareness regarding the importance of integrity and ethics. The Commission believes that the theme for this year should be inspired by the rich cultural heritage of India that is rooted in ethical values and integrity. It is believed that these values can serve as a foundation upon which the nation can continue its journey towards development and prosperity. Hence, the theme for this year is:

"सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि"**"Culture of Integrity for Nation's Prosperity"**

VAW is being observed from 28th October to 3rd November 2024. Since last couple of years, the Commission has been running a three-month campaign leading upto the Vigilance Awareness Week. This year, the campaign associated with the Vigilance Awareness Week is being undertaken from 16.08.2024 to 15.11.2024. The Commission has sought the participation of all Ministries/ Departments/ Organizations of the Central Government to undertake this three-month campaign on five different focus areas namely Capacity Building Programs, Identification and implementation of Systemic Improvement measures, Up-dation of Circulars/Guidelines/Manuals, Disposal of complaints received before 30.06.2024 and Dynamic Digital Presence. It is believed that focused attention on these Preventive Vigilance measures would build transparent systems.

Emerging challenges, best practices and thoughts on way forward on various issues that come across are being shared with all stakeholders in the form of three booklets that will be released on 08.11.2024. The idea behind this is to disseminate information regarding effective and innovative initiatives undertaken by different organizations to serve as a point of reference for the way forward.

The Commission solicits the participation of all officials and citizens to come together in bringing about transparency and accountability in all spheres of public life.



(A. S. Rajeev)

Vigilance Commissioner



(Praveen K. Srivastava)

Central Vigilance Commissioner

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“दक्षता” में भारतीय लघु उद्योग विकास बैंक के स्टाफ सदस्यों की सहभागिता रहती है। इसमें प्रकाशित लेखों में व्यक्त विचारों और तथ्यों की सत्यता की जिम्मेदारी लेखकों की है। यह आवश्यक नहीं है कि संपादक मंडल तथा भारतीय लघु उद्योग विकास बैंक उनसे सहमत हो।

Message from the CMD

It is with great satisfaction that I acknowledge the upcoming edition of Dakshata, a Vigilance e-magazine, being presented by the Vigilance Vertical.

The Vigilance function within the Bank has been focusing on preventive and participative vigilance at all operational levels to reduce or eliminate occurrences of fraud, corruption, and malpractices. Additionally, various initiatives have been implemented to enhance systems and procedures, thereby promoting efficiency, transparency, and facilitating business operations. In its commitment to good governance, the Bank has been working to make its operations system-based and online.



I highlight the importance of self-reflection in sustaining productivity, efficiency, and relevance within the organization. Additionally, I encourage each of you to maintain the highest standards of integrity in your responsibilities by complying with the rules and regulations that guide the Bank's operations.

I also acknowledge the Bank's observance of Vigilance Awareness Week 2024, on the theme "Culture of Integrity for Nation's Prosperity." This initiative was carried out across all branches of SIDBI, as well as its subsidiaries and associate concerns. Various programs / competitions were conducted in schools and colleges and for all the SIDBI staff and their family members.

SIDBI has always acknowledged the incredible contribution of MSMEs in India's growth story. To gather insights for enhancing the Bank's systems and procedures, particularly regarding the digital initiatives implemented by SIDBI, Customer Meets were conducted at all Regional Offices during the Vigilance Awareness Week 2024.

With Best Wishes

Manoj Mittal
Chairman and Managing Director

Message from the DMD

I am delighted to note that Vigilance Vertical is releasing another edition of Dakshata, an in-house Vigilance e-magazine.

Vigilance is not a standalone activity. It is everyone's responsibility. Corruption can be symptomatic of many social ills so the fight against it must be multifaceted. We, as responsible citizens, need to commit to abide by ethics, values, integrity, transparency and accountability while making day-to-day decisions for a corruption free society.

I am happy to witness that the efforts put in towards preventive vigilance is serving its purpose to enhance the level of managerial efficiency and effectiveness in the organization and to create an environment conducive for attaining the corporate goals through good governance.

I am sure that with collective, co-operative and whole-hearted efforts from all of us, we can create a corruption free, healthy work environment in the organization.

With Best Wishes,



Sudatta Mandal
Deputy Managing Director

Message from the DMD

Dear Colleagues,

I am delighted to acknowledge the forthcoming launch of the vigilance e-bulletin titled "Dakshata" by the Vigilance Vertical.

The Vigilance function at the Bank has been proactively involved in numerous initiatives aimed at enhancing and automating processes, thereby fostering efficiency and transparency in systems and procedures, which in turn strengthens the Bank's dedication to good governance.

The vigilance department of the Bank has also been taking earnest steps by organising various activities, including sensitisation programmes, walkathons, essay and quiz competitions etc. to promote awareness on vigilance, probity and ethics amongst employees and their family members.

Taking forward the theme of the Vigilance Awareness Week i.e., "Culture of Integrity for Nation's Prosperity", I would urge all the officials to uphold the highest standards of integrity and transparency while discharging their duties that supports sustainable development of our organisation and the nation.

With Best Wishes,



Prakash Kumar
Deputy Managing Director

Message from the CVO

Dear Colleagues,

I am immensely pleased to share my thoughts with you through this annual edition of vigilance e-bulletin "Dakshata 2025".

SIDBI has been dedicated towards enhancing its internal management processes through systematic improvements and is committed to implementing technology-driven initiatives across all facets of operations, thereby reducing the potential for misuse associated with manual interventions and fostering greater transparency and objectivity.

While management focuses on the operation of a business, Vigilance ensures that these operations are conducted ethically. The primary objective of the vigilance framework is to cultivate a culture of vigilance that promotes ongoing enhancements in internal systems, processes and practices, thereby supporting business operations.

The Central Vigilance Commission (CVC), an apex Vigilance Institution to fight against the corruption in India, mandates observation of Vigilance Awareness Week every year. This year CVC had chosen the theme **"Culture of Integrity for Nation's Prosperity"** for Vigilance Awareness Week 2024 which highlights the importance of culture of integrity for prosperity of the nation and fulfil the dream of our honourable Prime Minister to develop our nation by 2047. You may also be aware that no country has become a developed nation without having the culture of integrity amongst its citizens.

On occasion of vigilance awareness week 2024, CVC had also launched three months campaign focusing on key areas i.e. Capacity Building Program, Identification and implementation of Systemic Improvement Measures, Dynamic Digital Presence etc with an objective to improve the working of systems across all Government organisations of the country.

Integrity at workplace fosters a clear, open and transparent environment that encourages elements of objectivity, positivity and sincerity, leading to an empowered, enabled, and ethical decision making. The Central Vigilance Commission has time and again highlighted the importance of public involvement and preventive vigilance as essential instruments for promoting good governance and a culture of integrity for nation's prosperity.

Taking forward the theme of Vigilance Awareness Week 2024, I appeal to all internal stakeholders to actively work towards promoting integrity in all spheres of our life and invite you to join our efforts in creating, nurturing and maintaining a healthy vigilant work culture in SIDBI.

I also extend my gratitude to all staff members of SIDBI for their active participation in Vigilance Awareness Week 2024 and making this campaign very successful.

Wishing you all the best.



Dilip Kumar Singh
Chief Vigilance Officer

CULTURE OF INTEGRITY FOR NATION'S PROSPERITY

We live in an age where "the end justifies the means" has become the mantra. People rationalize their actions with seemingly valid reasons. However, a lack of integrity comes with a high price tag. The absence of integrity leads to a lack of trust, respect, and credibility. It can lead to negative consequences that can be financially, socially, or emotionally damaging. On the other hand, a culture of integrity fosters trust, accountability, and transparency, essential elements for a country's growth and development. When individuals and institutions operate with integrity, they create a society built on moral and righteous principles, where honesty, uprightness and ethics guide decision-making.

The word "integrity" evolved from the Latin adjective "integer", meaning 'complete' or 'whole'. It is defined as 'an undivided or unbroken completeness', or 'a state of being complete or whole'. When used to describe a person, it refers to the concept of living by one's values and principles. In this sense, 'completeness' is a comprehensive framework of beliefs, moral principles, ethics and standards - which guides every decision and action. Living with integrity means being true and authentic to our code of beliefs. It means that others can rely on us to act consistently and honestly, in accordance with this code.

According to a Transparency International report, India ranked 93 out of 180 countries on the corruption perceptions index¹ for 2023. A study conducted by Transparency International in 2005 recorded that more than 62% of Indians had at some point or another paid a bribe to a public official to get a job done. In 2008, another report showed that about 50% of Indians had first-hand experience of paying bribes or using contacts to get services performed by public offices. The causes of corruption in India inter-alia include excessive regulations, complicated tax and licensing systems, numerous government departments with opaque bureaucracy and discretionary powers, monopoly of

government controlled institutions on certain goods and services delivery, lack of transparent laws and processes and above all, lack of culture of ethics, morality and integrity amongst the Indians.

Integrity is a personal value that includes honesty, transparency, and adhering to ethical principles. It is a value that empowers human beings by enabling them to act according to their moral compass and principles. People who have integrity are respected for their honesty and others trust them. As a core component of social morality, a culture of integrity is of great significance to social and economic development. A culture of integrity is not only the cornerstone of a country's political stability and social harmony, but also an important assurance for healthy economic, social and cultural development. Integrity culture advocates fairness, transparency, and responsibility, which can effectively prevent the occurrence of corruption, optimise the allocation of resources, improve the operational efficiency of the government and enterprises, so as to create a good institutional environment for economic development.

Integrity promotes economic growth by cultivating a level playing field for business, helps reduce socio-economic inequalities, and supports environmental sustainability goals. Strengthening integrity also helps make public policies more enriching & effective as also it increases its efficiency and legitimacy. Lack of integrity thwarts economic growth and hampers business operations. Within the economy, corruption and policy capture lead to prejudiced and biased decisions, which results in an inept and inefficient use of public resources. In turn, this lowers economic productivity and endangers



Shri Jay Kumar Gupta
DGM, Lucknow
Head Office

"The strength of a nation derives from the integrity of its citizens" - confucius

"Walk With Honor, Character, and Integrity in all that You Do. Do these things and you will find that you can Appreciate the Adventure of Life and Live with Greater Ease."
- Shawn L. Anderson

1 The index, which ranks 180 countries and territories by their perceived levels of public sector corruption according to experts and business people, uses a scale of 0 to 100, where 0 is highly corrupt and 100 is very clean.

sustainable growth. Empirical testament from various countries has found that higher levels of corruption are associated with lower levels of competition, which affects especially small or less influential companies facing higher entry barriers or lack of market access. Corruption also undermines innovation and the diffusion of new technologies.

The benefits of a culture of integrity are numerous. Trust and confidence are established among citizens, governments, and institutions, promoting social cohesion, stability, and economic growth. Good



governance is ensured through accountability and transparency, leading to effective policy-making. The positive outcome of nurturing the culture of integrity have been enumerated as under :

- ❖ **Ethical administration and Governance** - At the heart of any booming nation is an effective and constructive governance structure that commands the trust of its citizens. When leaders and institutions operate with integrity, transparency, and accountability, citizens are more likely to engage positively and participate in civic processes. Governments that operate with integrity tend to be more receptive to the needs of their citizens. Elected officials and bureaucrats who act ethically are more likely to implement policies that benefit the public rather than serve their own interests which leads to better public services and higher quality of life. The mutual trust between the Government and citizens translates to political stability, which is crucial for national prosperity. For instance, nations like New Zealand and Denmark, which consistently rank high on transparency and corruption indices, also showcase remarkable governance systems that contribute to their high levels of prosperity.
- ❖ **Economic Growth and development** - The relationship between a culture of integrity and economic performance is well-documented. Integrity promotes fair competition, innovation, and the efficient allocation of resources. Businesses rooted in ethical practices attract investment, stimulate growth,

and create jobs. A trustworthy environment enhances investor confidence and attract both domestic and foreign investments. Investors are more likely to engage in economies where they perceive transparency and fairness, which, in turn, stimulates economic growth and job creation. Moreover, nations that prioritize integrity often see the emergence of robust institutions that foster entrepreneurship and facilitate trade. For instance, countries like Singapore have leveraged their commitment to integrity into a successful economy that thrives on global trade and investment.

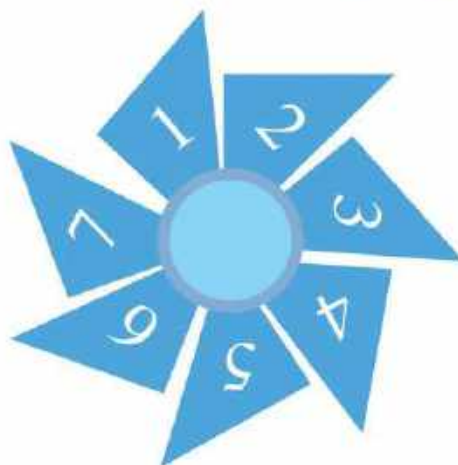
- ❖ On the flip side, corruption can stifle economic growth. It often leads to misallocation of resources, where funds are diverted to bribes and kickbacks rather than infrastructure and social services. Furthermore, a lack of integrity can result in inefficient markets characterized by barriers to entry, thereby discouraging new businesses from emerging. This can create a cycle of economic stagnation that is difficult to break. Thus, **a culture of integrity not only attracts investment but also ensures that resources are used effectively to drive growth and innovation.**
- ❖ **Social Cohesion** - Integrity foster trust and confidence within communities. When people believe that their leaders and institutions function with honesty, it fosters a sense of belonging and community resilience. This social cohesion is essential for collective developmental efforts and can empower marginalized voices. When individuals and institutions operate within an ethical framework, they contribute to a sense of community and belonging. This ethical foundation encourages civic responsibility, where citizens feel empowered to engage in societal issues, advocate for their rights, and hold leaders accountable. Social cohesion is essential for maintaining peace and stability, as well as for fostering a collaborative environment where diverse groups can work together towards common goals.
- ❖ **Sustainable Development** - A culture of integrity promotes responsible practices in business and governance. It encourages adherence to laws and



- ❖ regulations designed to protect the environment, social welfare, and human rights, which are vital for achieving the Sustainable Development Goals (SDGs) primarily related to no poverty, zero hunger, quality education, decent work and economic growth, reduced inequalities, peace, justice & institutions, etc.
- ❖ **Equitable access to social service** - The successful delivery of public services such as education and healthcare turn enhances a government's credibility. However, corruption can occur at every stage of the service delivery chain, from policy design to implementation and evaluation. The capture of health, water, energy or educational policies can restrict equitable access to and undermine the quantity and quality of these public services, thus contributing to a vicious cycle of economic and social inequalities. Lower quality services can also entail health, environmental and security harms
- ❖ **Educational Initiatives** - Integrity for kids can be simplified as doing the right thing, even when no one is watching. It involves honesty, responsibility, and a strong sense of moral principles. Teaching kids about integrity helps them develop a solid ethical foundation to guide their decisions and actions. Integrating ethics and integrity into the educational curriculum can instill values in future generations. By nurturing a sense of responsibility and ethical behavior from a young age, we can create a society that values honesty and transparency.
- ❖ **Policy and Monitoring** - Governments must prioritize transparency in their operations. Effective oversight mechanisms should be in place to hold
- ❖ **Quality of life** - The overarching impact of a culture of integrity on national prosperity is seen in the improved quality of life for its citizens. Access to quality healthcare, education, and social services is contingent upon the effective functioning of government and the ethical practices of both public officials and private enterprises. Nations that embody a culture of integrity tend to invest more in their human capital, resulting in lower levels of poverty, higher life expectancy, and better educational outcomes.
- ❖ The imperative to create a culture of integrity cannot be overstated. It is a collective and collaborative responsibility that involves the government, private sector, civil society, and every citizen. By stimulating an environment rooted in honesty, accountability, and ethical & moral behavior, we can pave the way for a prosperous, thriving and sustainable future for our nation. Ultimately, a culture of integrity is not merely an ideal; it is a foundational pillar on which our society can thrive and prosper together. Establishing a robust culture of integrity requires a multi-dimensional approach that encompasses education, government policy reform, judicial reform and active participation from all sectors of society as briefly discussed hereinunder :

Fostering a Culture of Integrity and Ethics

- Embracing a culture of integrity and ethics goes beyond merely complying with laws and regulations
- One way to foster a culture of integrity and ethics is by setting clear expectations and standards for behavior
- Leading by example is another crucial aspect of cultivating a culture of integrity and ethics
- Training and education are essential in reinforcing a culture of integrity and ethics



- Recognition and rewards play a significant role in fostering a culture of integrity and ethics
- Encouraging open communication and whistleblowing is crucial in maintaining a culture of integrity and ethics
- Finally, embedding integrity and ethics into the organization's decision making processes is essential

- ❖ public officials accountable. The use of technology, such as e-governance and digital platforms, can enhance transparency and allow for greater public participation in governance.

- ❖ **Corporate Responsibility-** Businesses play a crucial role in shaping cultural values. Corporations should promote ethical practices within their organizations and commit to corporate social responsibility (CSR) activities that benefit the community. By setting industry standards for integrity, businesses can lead by example. **“In Looking For People To Hire, You Look For Three Qualities: Integrity, Intelligence, And Energy. And If They Don't Have The First, The Other Two Will Kill You.” – Warren Buffet**

**“People may doubt what you say, but they will Believe what you Do.”
-Lewis Cass**

- ❖ **Citizen Engagement -** Citizens must also play an active role in promoting integrity. by being informed and engaged, they can hold government and business leaders accountable. Initiatives like public forums, anti-corruption campaigns, and advocacy organizations empower citizens to demand transparency and accountability.



- ❖ **Robust Justice system -** The global trend of weakening justice systems is reducing accountability for public officials, which allows corruption to thrive. Both authoritarian and democratic leaders are undermining justice. This is increasing impunity for corruption, and even encouraging it by eliminating consequences for criminals. Corrupt acts like bribery and abuse of power are also infiltrating many courts and other justice institutions across the globe. Where corruption is the norm, vulnerable people have restricted access to justice while the rich and powerful capture whole justice systems, at the expense of the common good. Corruption will continue to thrive until justice systems can punish wrongdoing and keep governments in check. When justice is bought or politically interfered with, it is the people that suffer.

Leaders should fully invest in and guarantee the independence of institutions that uphold the law and tackle corruption. It is time to end impunity for corruption.

- ❖ **Strengthening of Institutions / policies -** The Whistleblower Protection Act, 2014 need to further modified to enhance protection and incentives for whistleblowers. This includes safeguarding them from harassment and providing financial rewards. The role of Central Vigilance Commission (CVC) may be more strengthened in preventing and combating corruption by giving it more independence, resources, and authority. The autonomy and effectiveness of Central Bureau of Investigation may be ensured in handling corruption cases.

“Satya is the Supreme Yajna, and Truth is the best of scriptures”.

- ❖ **Epilogue-** A culture of integrity is fundamental to national prosperity. By embracing values of ethical conduct, transparency, accountability, and mutual respect, nations can build trust in governance, stimulate economic performance, nurture social cohesion, and elevate the quality of life for their citizens. As we navigate an increasingly complex and interconnected world, the imperative to cultivate integrity within societies becomes ever more critical. Nations that prioritize integrity will not only enhance their democratic values but also lay the groundwork for sustainable prosperity, illustrating that integrity is not just an ethical choice but a strategic necessity for success and prosperity of a Nation.



“As I Have Said, The First Thing Is To Be Honest With Yourself. You Can Never Have An Impact On Society If You Have Not Changed Yourself. Great Peacemakers Are All People Of Integrity, Of Honesty, But Humility.”

– Nelson Mandela

CULTURE OF INTEGRITY FOR NATION'S PROSPERITY

“The wealth earned through pious means flourishes, and that through dishonest ways brings destruction ultimately”.

- Atharva Veda

The independent India was born through the dedication, suffering and sacrifice of our freedom fighters. After more than 7 decades of independence, India has made giant leaps in development but widespread poverty amidst prosperity of few, corruption, unemployment, low per capita income, etc. remain enduring features of Indian economy. Embezzlement of public funds, fraudulent public procurement, violation of human rights, crime against women, rise of naxalism, corruption in enforcement and regulatory institutions, all plague our public life. “World Hunger Index” of IFPRI, “Human Development Index” of UNDP, World Bank data on “child malnutrition and maternal mortality”, etc. show India in a poor light. Corruption and lack of integrity in public decision-making are a serious threat to inclusive growth (SDGs 8 and 11), widen economic and social inequalities (SDG 10), impede the effective delivery of public services and undermine the values of democracy. Likewise, integrity is essential to implement effective policies and achieve sustainable reforms in many sectors such as health (SDG 3), education (SDG 4), gender equality (SDG 5), climate action and environmental policies (SDG 13, 14, 15), as well as water and sanitation (SDG 6).

The root cause of all these problems is poor governance which emanates from a lack of culture of integrity. Several studies have shown that poor governance breeds corruption and that in turn stifles growth, perpetuates inequality, deepens poverty, causes human suffering and tarnishes image of the country. The seeds of good governance were sown during our freedom struggle. **Gandhiji's vision of “Purna Swaraj” contains all the essentials of good governance** which includes governance through empowerment, participation, accountability, equity and justice. If we apply the aforesaid standards, we still do not have good governance in our country.

Numerous studies indicate that a nation's prosperity, often measured in purely economic terms, is intricately tied to its cultural fabric. At the heart of this fabric lies integrity, a moral compass that guides individuals and institutions toward ethical behaviour.



Shri Kumar Gaurav
 Manager,
 New Delhi Office

In the context of a nation, integrity translates into honest governance, fair business practices, and a commitment to upholding the rule of law. When integrity is ingrained in the national psyche, it fosters trust, cooperation, and a sense of shared responsibility. This, in turn, creates a conducive environment for investment, innovation, and economic development. **The culture of integrity encompasses values such as honesty, transparency, accountability, and ethical behavior, which collectively contribute to national prosperity.** Fostering a culture of integrity can lead to improved governance, enhanced economic performance, stronger social cohesion, and an overall better quality of life for citizens thereby leading to national prosperity.

At the heart of any thriving nation is an effective governance structure that commands the trust of its citizens. When leaders and institutions operate with integrity, transparency, and accountability, citizens are more likely to engage positively with their leaders and participate in civic processes. This trust translates to political stability, which is crucial for national prosperity. Conversely, corruption, which breeds a culture of dishonesty, can derail even the most promising economies. Countries with high levels of corruption often experience poor governance, resulting in wasted resources and diminished public services. For instance, nations like Denmark and New Zealand, which

consistently rank high on transparency and corruption indices, also showcase remarkable governance systems that contribute to their high levels of prosperity.

The relationship between the culture of integrity and economic performance is also well-documented. Integrity promotes fair competition, innovation, and the efficient allocation of resources. Businesses rooted in ethical practices attract investment, stimulate growth, and create jobs. Investors are more inclined to channel funds into economies where they trust that the rules of the game are followed and that their investments are protected from corrupt practices. Moreover, nations that prioritize integrity often see the emergence of robust institutions that foster entrepreneurship and facilitate trade. For instance, countries like Singapore have leveraged their commitment to integrity into a successful economy that thrives on global trade and investment. On the flip side, corruption can stifle economic growth. It often leads to misallocation of resources, where funds are diverted to bribes and kickbacks rather than infrastructure and social services. Furthermore, a lack of integrity can result in inefficient markets characterized by barriers to entry, thereby discouraging new businesses from emerging. This can create a cycle of economic stagnation that is difficult to break. Thus, a culture of integrity not only attracts investment but also ensures that resources are used effectively to drive growth and innovation.

The culture of integrity also fosters social cohesion by promoting shared values and mutual respect among citizens. When individuals and institutions operate within an ethical framework, they contribute to a sense of community and belonging. This ethical foundation encourages civic responsibility, where citizens feel empowered to engage in societal issues, advocate for their rights, and hold leaders accountable. Social cohesion is essential for maintaining peace and stability, as well as for fostering a collaborative environment where diverse groups can work together towards common goals. Moreover, a society imbued with integrity tends to prioritize

education and social justice, ensuring that all citizens have equal opportunities for success. This inclusivity not only strengthens national identity but also enriches the collective intellectual and cultural capital of a nation. The result is a sound economy reinforced by a skilled workforce that is both motivated and invested in the future of its country.

The overarching impact of the culture of integrity on national prosperity is also seen in the improved quality of life for its citizens. Access to quality healthcare, education, and social services is contingent upon the effective functioning of government and the ethical practices of both public officials and private enterprises. Nations that embody a culture of integrity tend to invest more in their human capital, resulting in lower levels of poverty, higher life expectancy, and better educational outcomes. Furthermore, the well-being of citizens is directly linked to their trust in institutions. When citizens believe that their government operates with integrity, they are more likely to engage in community building and contribute positively to society, thus enhancing overall quality of life.

The task of knitting this culture of integrity for national prosperity requires simultaneous action on multiple fronts. A culture of integrity begins with education. Schools and universities should instill in students the importance of honesty, fairness, and accountability. By fostering a sense of ethical responsibility from a young age, we can cultivate a generation of citizens who are committed to upholding the highest standards of conduct.

Furthermore, it is essential to **promote ethical leadership in all spheres of society, from government to business** for fostering a culture of integrity. Leaders who exemplify integrity set a powerful example for others to follow, inspiring trust and confidence. Mahatma Gandhi, known for his unwavering integrity, inspired millions through his ethical leadership during India's independence movement. **Ethical leaders set the tone for integrity by modeling ethical behavior and demonstrating a commitment to upholding moral values.** Nelson Mandela's leadership in South Africa was characterized by his unwavering

commitment to integrity, which helped in transitioning the country from apartheid to a democratic society. Lee Kuan Yew, the founding father of Singapore, exemplified ethical leadership and integrity and transformed Singapore from a struggling city-state into a global economic powerhouse through his unwavering commitment to integrity and meritocracy. **Ethical leaders promote transparency by ensuring that information is shared openly and that decisions are made in a transparent manner.** This helps in preventing corruption and unethical behavior. Satya Nadella, the CEO of Microsoft, has been praised for his ethical leadership, which has led to increased transparency and accountability within the company. Ethical leadership fosters a culture of integrity within an organization by promoting ethical decision-making, encouraging open communication, and holding individuals accountable for their actions.

Moreover, **a culture of integrity requires strong institutions that uphold the rule of law.** An independent judiciary, a transparent bureaucracy, and a free press are vital for ensuring that everyone is held accountable for their actions. When individuals and organizations know that they will face consequences for unethical behavior, they are less likely to engage in dishonest or corrupt practices.

Integrity in public policies is another important cornerstone of a system of sound public governance. It is vital to govern in the public interest and for the prosperity and well-being of society as a whole. Integrity in public policies strengthens the democratic process and also promotes economic growth by cultivating a level playing field for business, helps reduce socio-economic inequalities, and supports environmental sustainability goals.

Thus, the culture of integrity contributes immensely to national prosperity. It promotes economic growth by cultivating a level playing field for business, helps reduce socio-economic inequalities, and supports environmental sustainability goals. **The culture of integrity strengthens overall governance and the fundamental democratic process of fair decision-making based on openness, dialogue,**

consensus and the public interest. Integrity is the cornerstone of public service for ensuring that officials act in the best interests of society, maintaining transparency and accountability. **Integrity enhances the effectiveness of governance** by promoting fairness, justice, and adherence to the rule of law. It reduces corruption and ensures that decisions are made based on merit rather than personal gain. **According to Transparency International,** countries with higher levels of integrity in public service tend to have lower levels of corruption and better governance outcomes. **Lastly, the culture of integrity in public service boosts public confidence in government institutions, encouraging citizen participation and engagement.** It helps in maintaining social cohesion and stability.

In conclusion, the culture of integrity is fundamental to national prosperity by having a profound impact on social and economic development. It directly promotes steady economic growth and social harmony & stability by improving the efficiency of government governance, optimising resource allocation and enhancing social trust. The existence and promotion of a culture of integrity can reduce corruption, ensure rational use of public resources, create fair competition, thus attracting more investment, stimulating market vitality, promoting technological innovation and industrial upgrading, and achieving sustained and healthy economic development. With the improvement of material living standards and the overall quality of society brought about by economic development, citizens' sense of integrity and social responsibility is increased, forming a good atmosphere in which the culture of integrity is more deeply rooted in people's hearts. **However, the relationship between the culture of integrity and social and economic development is not always smooth and unhindered.** Rapid economic growth may be accompanied by the prevalence of profit-orientation and materialism, inducing some people to pursue illegal interests and leading to the breeding and spread of corrupt behaviour. Therefore, while promoting economic development, it is necessary to attach great importance to the construction of a culture of integrity,

strengthen integrity education and institutional framework, and ensure that the culture of integrity is promoted in tandem with economic development. In short, **there is a significant synergistic effect between the culture of integrity and social and economic development, and the two complement each other to promote the overall progress of society.** Integrity culture promotes the healthy development of the economy by optimising the governance and market environment; while economic development provides the necessary material basis and social conditions for the dissemination and consolidation of integrity culture. To realise the benign interaction between the culture of

integrity and socio-economic development, it is necessary to adhere to the rule of law to combat corruption, strengthen institutional construction, deepen the education of integrity, and create a social atmosphere of respect for integrity. **Through the joint efforts of society as a whole, the synergistic effect of a culture of integrity and socio-economic development can be brought into full play, and society can be promoted to achieve the goals of fair, just and sustainable development.** Nations that prioritize integrity not only enhance their democratic values but also lay the groundwork for sustainable prosperity, illustrating that **integrity is not just an ethical choice but a strategic necessity for success.**

CULTURE OF INTEGRITY FOR NATION'S PROSPERITY

“As I have said, the first thing is to be honest with yourself. You can never have an impact on society if you have not changed yourself. Great peacemakers are all people of integrity, of honesty, but humility.”

- Nelson Mandela

The golden words of Nelson Mandela beautifully depict the essence of integrity and how it can transform the society. Integrity is the quality of having strong moral values, transparency and it is one of the foundational pillars of a healthy society. Broadly integrity has four elements as – honesty, transparency, accountability, and fairness.

In the current globalised world, character and culture of a nation is important in determining its position in global landscape and Integrity as one of the most significant elements of nation's character play a critical role in its progress. For a nation, it is the cornerstone of sound public governance and serves as anchor in building trust, ethical governance, wellbeing of society and sustainable prosperity. Integrity promotes economic growth, helps reduce socio-economic inequalities, supports environmental sustainability goals that are crucial for nation building. The culture of integrity embedded within the fabric of society give push to national prosperity.

Integrity as Pillar of Institutions of Nation

Integrity is the pillar for governance, business, education, and civil society and any of this system cannot function efficiently by undermining integrity. When we speak of governance, it stands at top where integrity must be observed for national progress. Government in any country commands the power, resources and formulates policies aimed at the welfare of its citizen and if the principle of integrity not adhered at the governance level in terms of transparency, ethical leadership and accountability; it leads to the failure of governance mechanism; negatively affecting the welfare of the people, social harmony, economic growth and political stability. Government that promotes integrity along with fostering trust among its citizens;

also promotes responsible behaviour among them and its public servants. It also gets respect among other countries and world looks up to them as the role model.

Like governance, culture of integrity is crucial for business sector also.

Corporate governance which includes ethical and sustainable business practices, transparent financial reporting and indiscriminatory treatment to employees builds trust among employees, customers and investors which is of prime importance for stable economic environment. Ethical corporate governance contributes to long term success of companies by facilitating smoother transaction costs and reducing the need of over regulations. The companies that engage in unethical practises fail to attract investments, are subject to excessive regulations and struggle to achieve sustainable growth affecting the economy of a country in a negative way. Along with efficient corporate governance, corporate social responsibility is also necessary for nation's prosperity and well-being of citizens.

Educational sector is another important pillar of any nation which plays a critical role in instilling values of integrity in its citizen. The concept is “moral education” is deeply ingrained in education system of every country which emphasises on honesty, fairness, and responsibility. When children are taught these values, they carry these values in their personal and professional life and shape the future of a nation.



Shri Mayank Prakash
New Delhi Office

Civil Society and Media are other two important precursors of integrity and these organisations work as watchdog in society, raises voices of masses over malpractices, promotes transparency and accountability in both public and private sector, holds government and businesses accountable. Countries with having transparent media and efficient civil society have stronger and effective governance promoting welfare of the masses.

There is direct correlation between culture of integrity and socio-economic development of a nation which can be understood from many countries across the world. These countries by adopting the culture of integrity have achieved immense growth and progress in both economic and social realms. For example, Scandinavian countries consistently rank high on the transparency index, and they are among the wealthiest nations having high living standards in the world with low gender inequality, accessible education, health care, social security high employment and small wage gap. Likewise, Singapore, which was plagued with rampant corruption in 1960s, adopted strict anti-corruption measures and established institutions like the Corrupt Practices Investigation Bureau (CPIB). As a result, Singapore is known for its lowest levels of corruption in the world and saw economic growth and prosperity whereas New Zealand often ranks high in governance and anti-corruption indices. Government operations in these countries are open to public scrutiny leading to ethical leadership and decision making which ensures that corruption is minimised, and public interest is served at the best. In this league, Rwanda also gets the centre stage which once plagued and devastated by genocide efficiently transitioned to economic growth and stability by the power of integrity and ethical leadership. Rwanda adopted the policy of zero tolerance against corruption and strongly focused on building its institutions on the culture of transparency and accountability leading to Rwanda emerging as the fastest growing economy in the African continent.

Culture of Integrity in India

India has deep historical, cultural, and social roots of integrity which has been shaped by religious, spiritual,

and ethical teachings since long. The philosophy of “Dharma” embedded in ancient religious texts across the religion is a moral and ethical framework guiding the notion of integrity. Culture of integrity has been emphasised by Saints, religious gurus, social reformers, and intellectuals from time to time and in modern period Mahatma Gandhi embodied the values of integrity and believed that integrity is essential for personal and national freedom. He insisted on truthfulness and transparency in the form of “Satyagraha” and advocated personal integrity and professional integrity in life.

Despite the culture of integrity being enshrined in the Constitution of India and being core principle of functioning of the democratic institutions in the country, India has faced persistent challenges related to corruption, nepotism and lack of transparency, affecting everything from bureaucratic processes to the electoral system. Some of the biggest scandals like Commonwealth scam, the Adarsh Housing Society scam, the Coal Mining Scam etc are few examples that shows how corruption is deeply rampant in every institution in the country. Because of this, India stands on lower pedestal at **93rd** among the **180 countries** in the Index in the **year 2023**, where the country ranked first is perceived to have the most honest public sector as per the **Corruption Perception Index (CPI)**, published annually by Transparency International, highlighting grappling systematic corruption in the country. Factors like, socio-economic inequality, politicisation of civil services, red-tapeism, administrative delays, colonial legacy of unchallenged authority, weak enforcement of laws and consumerism are some of the prominent reasons for the eroding culture of integrity and corruption in the country. Rampant corruption has overall negative impact on three fronts- people and public life, society, and economy. For people and public, it has affected the quality of services for citizens of the country, delay in justice, poor health and hygiene, lack of infrastructure. At societal level it promotes disrespect for government machinery and government resulting in spread of anti-social activities threatening internal and external peace, harmony, and stability. Moreover, at economy level, it has slowed its pace through decrease

in foreign investment, delay in delivery of projects and minimised profit to investment ratio. Moreover, Due to lack of proper roads, water, and electricity, the companies do not wish to start up there, which hinders the economic progress of that region.

Nevertheless, the government from time to time has made conscious efforts to combat problem of corruption and foster culture of integrity through various measures and it is work in progress. Government has instituted well defined legal and regulatory frameworks to systematically tackle this challenge. In terms of legal framework- Prevention of Corruption Act, 1988 and its amendment in 2018, Prevention of Money Laundering Act, 2002 The Companies Act, 2013, The Indian Penal Code, 1860, Benami Transactions (Prohibition) Act, 1988 are notable steps to prevent corruption and penalise those who are involved in the abetment of an act of corruption. Likewise, in regulatory framework initiatives like Right to information Act 2005, Lokpal and Lokayuktas Act, 2013, Central Vigilance Commission: Criminal Law (Amendment) Act, 1952 are institutional mechanism to maintain the culture of the integrity in the country. Further, Indian corporate houses are also making strides towards adopting good governance practices, rejigging their business models towards sustainability along with fair treatment to employees. This is evident from **Global Integrity Report 2022**, where India secured to spot for trust in employee integrity and they responded that compliance with integrity standards in Indian business had improved in recent years due to factors like stringent regulations and pressure from regulators, law enforcement agencies, and direction from the management or leadership. Moreover, companies are adopting strong whistle blower policies and offer more protection on the incidences of reporting of wrongdoing. Apart from this, public awareness has also increased in recent times, and they are gradually becoming sensitivity about the need for ethics and transparency in governance and public administration.

All these efforts are gradually making inroads in the success of the country which can be seen in India's rapid economic growth because of reform oriented policies for enabling ease of doing business in the country, focus on human capital and social services. In the World

Bank's "**Doing Business Report**" of 2019, India's ranked **63rd** which was jump of **79 ranks** from **142nd** in **2014**. This has been achieved by simplifying, rationalizing, digitizing and decriminalizing Government to Business and citizen interfaces across ministries/states/UTs. Moreover, rapid digitisation in the country has helped in achieving a more inclusive and robust implementation of the initiatives of the government to check the problem of corruption in the country.

Conclusion

There is no denying fact that breach to integrity impedes sustainable development and prosperity of the nation and world has examples showing how building a culture of integrity fuels the rapid socio-economic development and high living standards can be achieved. Therefore, it is important that culture of integrity is promoted in tandem with economic development. For India, it is an uphill task and demands unwavering commitment from its citizens, institutions, and civil societies to uphold ethical values. India must foster integrity as a shared value across individuals, businesses, and the government and to achieve this, all its pillars of democracy – executive, legislative and judiciary will have to function in harmony. The pillars of society-culture and education sector will have to come forward to instil culture of integrity in the mindset of people and will have to restore confidence among them about the goodness of transparency, accountability, and ethical values. For India to achieve its full potential, fostering a culture of integrity is essential for creating long-term prosperity that benefits all citizens, and this can only be achieved by integrating the principles of integrity with contemporary governance, business and social practices that will lead towards equitable and morally sound country and will accelerate its economic growth and prosperity.

सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि

सत्यनिष्ठा और ईमानदारी, एक राष्ट्र की नींव होती हैं। यह सद्गुण किसी भी समाज के विकास और प्रगति में महत्वपूर्ण भूमिका निभाते हैं। राष्ट्र की समृद्धि के लिए सत्यनिष्ठा एक ऐसा स्तंभ है, जिस पर राष्ट्र की प्रगति और उसकी स्थिरता निर्भर करती है। सत्यनिष्ठा न केवल व्यक्तिगत स्तर पर बल्कि सामूहिक रूप से भी एक समाज को सशक्त बनाती है। सत्यनिष्ठा की संस्कृति को यदि एक राष्ट्र में विकसित किया जाए, तो उस राष्ट्र की समृद्धि और स्थिरता सुनिश्चित हो जाती है।

सत्यनिष्ठा का शाब्दिक अर्थ है "सत्य के प्रति निष्ठा"

यह एक ऐसी नैतिकता है जो हमें सही और गलत के बीच भेदभाव करने की क्षमता प्रदान करती है। सत्यनिष्ठा का महत्व इस बात में है कि यह हमारे जीवन के हर पहलू को प्रभावित करती है। जब हम सत्यनिष्ठा का पालन करते हैं, तो हम न केवल व्यक्तिगत रूप से सच्चाई का पालन करते हैं बल्कि दूसरों के साथ ईमानदारी और निष्पक्षता का व्यवहार भी करते हैं। यह नैतिकता और ईमानदारी का मूलभूत सिद्धांत है, जो किसी भी समाज के लिए आवश्यक है।

राष्ट्र का निर्माण व्यक्तियों से होता है, और जब एक राष्ट्र के नागरिक सत्यनिष्ठा का पालन करते हैं, तो वह राष्ट्र समृद्ध होता है। सत्यनिष्ठा की कमी से समाज में भ्रष्टाचार, अन्याय और अव्यवस्था फैलती है, जो किसी भी राष्ट्र के विकास के लिए हानिकारक है। इसके विपरीत, सत्यनिष्ठा का पालन समाज में विश्वास, सद्भावना और सहयोग को बढ़ावा देता है, जिससे राष्ट्र की प्रगति होती है।

❖ सत्यनिष्ठा का प्रभाव राष्ट्र के विभिन्न क्षेत्रों में

सत्यनिष्ठा का प्रभाव केवल व्यक्तिगत नैतिकता तक सीमित नहीं है, बल्कि यह राष्ट्र के सभी प्रमुख क्षेत्रों पर गहरा प्रभाव डालती है।

1. राजनीति में सत्यनिष्ठा:— राजनीति किसी भी राष्ट्र की रीढ़ होती है। अगर राजनीतिक नेतृत्व सत्यनिष्ठ हो, तो वह राष्ट्र सही दिशा में प्रगति करता है। सत्यनिष्ठ नेतृत्व एक ऐसा वातावरण बनाता है जहां सभी निर्णय राष्ट्रहित को ध्यान में रखकर किए जाते हैं। इससे न केवल विकास की गति तेज होती है, बल्कि समाज में विश्वास का माहौल भी बनता है।

2. आर्थिक क्षेत्र में सत्यनिष्ठा:— एक राष्ट्र की आर्थिक प्रगति

सत्यनिष्ठा से सीधे जुड़ी होती है। आर्थिक क्षेत्र में भ्रष्टाचार और धोखाधड़ी एक राष्ट्र की प्रगति को रोकते हैं। यदि आर्थिक लेन-देन सत्यनिष्ठता और ईमानदारी के साथ होते हैं, तो राष्ट्र की आर्थिक स्थिति मजबूत होती है। कंपनियां और उद्योग यदि सत्यनिष्ठा के साथ अपने व्यापारिक निर्णय लेते हैं, तो वे अधिक स्थिर और टिकाऊ होते हैं। इसके विपरीत, यदि भ्रष्टाचार और अनियमितता को बढ़ावा दिया जाता है, तो यह राष्ट्र की आर्थिक प्रणाली को नुकसान पहुंचाता है, जिससे गरीबी, बेरोजगारी और असमानता जैसी समस्याएं उत्पन्न होती हैं।



श्री अमित कुमार

प्रबंधक, नई दिल्ली कार्यालय

3. शैक्षिक क्षेत्र में सत्यनिष्ठा:— शिक्षा, समाज की नींव होती है, और यदि यह नींव सत्यनिष्ठा पर आधारित हो, तो समाज में नैतिकता और नैतिक मूल्यों का विकास होता है। जब शिक्षा सत्यनिष्ठा के साथ दी जाती है, तो यह न केवल ज्ञान प्रदान करती है बल्कि छात्रों में नैतिकता और अनुशासन जैसे सद्गुणों का विकास भी करती है। शैक्षिक संस्थानों में सत्यनिष्ठा का पालन समाज में नैतिक और सशक्त नागरिकों का निर्माण करता है, जो आगे चलकर राष्ट्र के विकास में महत्वपूर्ण हैं।

4. सामाजिक और सांस्कृतिक क्षेत्र में सत्यनिष्ठा:— सत्यनिष्ठा समाज में एकता और सद्भावना को बढ़ावा देती है। जब लोग ईमानदारी और नैतिकता के साथ एक-दूसरे के साथ व्यवहार करते हैं, तो समाज में आपसी विश्वास और सहयोग की भावना विकसित होती है। यह एकता एक मजबूत समाज की नींव होती है, जहां सभी लोग अपने कर्तव्यों का पालन करते हैं और समाज की भलाई के लिए काम करते हैं। सामाजिक एकता किसी भी राष्ट्र की स्थिरता और प्रगति के लिए अत्यंत महत्वपूर्ण होती है, और सत्यनिष्ठा इसके लिए एक आवश्यक आधार है।

❖ **सत्यनिष्ठा के अभाव में समस्याएं:**— जहां सत्यनिष्ठा की कमी होती है, वहां समस्याओं का अंबार लग जाता है। सत्यनिष्ठा के अभाव में भ्रष्टाचार, अनैतिकता,

- ❖ अन्याय और अव्यवस्था जैसी समस्याएं उत्पन्न होती हैं, जो राष्ट्र की प्रगति को बाधित करती हैं। जब राजनीतिक, आर्थिक, और सामाजिक क्षेत्रों में सत्यनिष्ठा की कमी होती है, तो इसका प्रभाव पूरे समाज पर पड़ता है। भ्रष्टाचार और अनैतिकता के कारण समाज में असमानता और अपराध बढ़ते हैं, जिससे समाज अस्थिर हो जाता है और राष्ट्र की प्रगति रुक जाती है।

सत्यनिष्ठा के अभाव का सबसे बड़ा उदाहरण भ्रष्टाचार है। भ्रष्टाचार एक ऐसा दीमक है जो किसी भी राष्ट्र की नींव को खोखला कर देता है। जब समाज में सत्यनिष्ठा का पालन नहीं किया जाता, तो भ्रष्टाचार, धोखाधड़ी, और अनैतिक व्यवहार सामान्य हो जाते हैं। इससे समाज में न्याय और समानता की भावना समाप्त हो जाती है, और लोगों का विश्वास टूट जाता है। यह राष्ट्र की आर्थिक, सामाजिक, और राजनीतिक प्रगति में बाधा डालता है।

- ❖ **सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि को बेहतर तरीके से समझने के लिए कुछ और बिंदुओं पर विचार कर सकते हैं, जो समाज के लिए लाभदायक या महत्वपूर्ण हो सकते हैं:-**

क. सत्यनिष्ठा और दीर्घकालिक लाभ:- सत्यनिष्ठा के दीर्घकालिक लाभ होते हैं। प्रारंभिक रूप से, सत्यनिष्ठा का पालन कठिन लग सकता है, लेकिन दीर्घकाल में यह व्यक्तिगत और सामूहिक रूप से अधिक लाभदायक साबित होता है। सत्यनिष्ठा से दीर्घकालिक संबंध, स्थिरता, और सुरक्षा का विकास होता है, जो राष्ट्र की समृद्धि के लिए अत्यंत आवश्यक हैं। इसके विपरीत, अनैतिकता और भ्रष्टाचार से अल्पकालिक लाभ हो सकता है, लेकिन अंततः यह समाज और राष्ट्र के पतन का कारण बनता है।

ख. सत्यनिष्ठा और पर्यावरणीय संतुलन:- सत्यनिष्ठा न केवल मानवीय संबंधों में बल्कि प्रकृति और पर्यावरण के प्रति भी महत्वपूर्ण होती है। जब हम पर्यावरण के प्रति सत्यनिष्ठा और जिम्मेदारी के साथ व्यवहार करते हैं, तो हम प्राकृतिक संसाधनों का संरक्षण करते हैं और सतत विकास की दिशा में कदम बढ़ाते हैं। सत्यनिष्ठा के साथ पर्यावरणीय नीतियों का पालन करने से हम अपने भविष्य की पीढ़ियों के लिए एक सुरक्षित और समृद्ध पर्यावरण सुनिश्चित करते हैं।

ग. समाज में सकारात्मक दृष्टिकोण का विकास:-

सत्यनिष्ठा के पालन से समाज में एक सकारात्मक दृष्टिकोण विकसित होता है। लोग अपने काम में गर्व महसूस करते हैं और ईमानदारी से काम करने की प्रेरणा पाते हैं। यह दृष्टिकोण समाज में सकारात्मक बदलाव लाने में सहायक होता है और लोगों को बेहतर परिणाम प्राप्त करने के लिए प्रेरित करता है। सकारात्मक दृष्टिकोण से न केवल व्यक्तिगत विकास होता है, बल्कि समाज और राष्ट्र की प्रगति भी सुनिश्चित होती है।

घ. व्यापार और उद्योग में विश्वास का निर्माण:-

सत्यनिष्ठा व्यापार और उद्योगों में विश्वास का निर्माण करती है। एक सत्यनिष्ठ उद्योग या कंपनी अपने ग्राहकों, कर्मचारियों, और साझेदारों के साथ स्थायी और लाभकारी संबंध बनाने में सक्षम होती है। इससे व्यापारिक विश्वास बढ़ता है, जिससे कंपनियां और उद्योग दीर्घकालिक सफलता प्राप्त करते हैं। व्यापारिक क्षेत्र में ईमानदारी और नैतिकता का पालन करने से राष्ट्र की अर्थव्यवस्था को स्थिरता और समृद्धि मिलती है।

ङ. सत्यनिष्ठा और मानसिक शांति:-

सत्यनिष्ठा से मानसिक शांति और संतुष्टि मिलती है। जब व्यक्ति सत्यनिष्ठ होते हैं, तो वे अपने कार्यों और निर्णयों के प्रति आश्वस्त रहते हैं। इससे उनके जीवन में तनाव और चिंता कम होती है, और वे अधिक सकारात्मक और रचनात्मक तरीके से अपने कार्यों में संलग्न होते हैं। यह मानसिक शांति व्यक्ति के व्यक्तिगत विकास के साथ राष्ट्र की प्रगति में भी सहायक होती है।

च. जनता का सशक्तिकरण:-

सत्यनिष्ठा का पालन जनता के सशक्तिकरण में भी सहायक होता है। जब लोग ईमानदारी और सत्यनिष्ठा से काम करते हैं, तो वे खुद को अधिक सशक्त और आत्मनिर्भर महसूस करते हैं। यह सशक्तिकरण समाज में गरीबी, असमानता और अन्य सामाजिक समस्याओं से लड़ने में मदद करता है। एक सशक्त जनता ही एक सशक्त और समृद्ध राष्ट्र का निर्माण कर सकती है।

छ. सत्यनिष्ठा और स्वास्थ्य सेवाएं:-

सत्यनिष्ठा का पालन स्वास्थ्य सेवाओं में भी महत्वपूर्ण होता है। जब डॉक्टर, नर्स, और स्वास्थ्य सेवा प्रदान करने वाले सत्यनिष्ठ होते हैं, तो वे रोगियों की देखभाल में उच्च नैतिक मानकों का पालन करते हैं। इससे न केवल स्वास्थ्य सेवाओं की गुणवत्ता में सुधार होता है, बल्कि

रोगियों का विश्वास भी बढ़ता है। बेहतर स्वास्थ्य सेवाएं एक स्वस्थ और समृद्ध राष्ट्र के निर्माण में महत्वपूर्ण योगदान देती हैं।

ज. सत्यनिष्ठा और सामाजिक सुधार और सत्यनिष्ठा की संस्कृति का निर्माण:- सत्यनिष्ठा सामाजिक सुधारों का प्रमुख आधार होती है। जब समाज के लोग नैतिकता और ईमानदारी का पालन करते हैं, तो समाज में व्याप्त बुराइयों और असमानताओं को समाप्त किया जा सकता है। सत्यनिष्ठा सामाजिक न्याय और सुधार की दिशा में एक महत्वपूर्ण कदम है, जिससे समाज के सभी वर्गों को समान अवसर और अधिकार मिलते हैं। यह सुधार समाज को अधिक न्यायपूर्ण और समृद्ध बनाता है।

राष्ट्र की समृद्धि के लिए यह आवश्यक है कि सत्यनिष्ठा को एक संस्कृति के रूप में अपनाया जाए। सत्यनिष्ठा की संस्कृति का निर्माण एक लंबी प्रक्रिया है, जिसमें समाज के हर वर्ग का सहयोग आवश्यक है। इसके लिए कुछ प्रमुख कदम उठाए जा सकते हैं, सुझाव निम्नलिखित है:

- 1. नैतिक शिक्षा का प्रसार:-** सत्यनिष्ठा की संस्कृति को बढ़ावा देने के लिए नैतिक शिक्षा का प्रसार आवश्यक है। बच्चों को स्कूलों में सत्यनिष्ठा और नैतिकता के महत्व के बारे में सिखाया जाना चाहिए। इससे वे बचपन से ही सही और गलत के बीच भेदभाव करना सीखेंगे और सत्यनिष्ठा का पालन करेंगे। शिक्षा प्रणाली में नैतिक शिक्षा को एक अनिवार्य विषय के रूप में शामिल करना इस दिशा में एक महत्वपूर्ण कदम हो सकता है।
- 2. भ्रष्टाचार के खिलाफ सख्त कदम:-** राष्ट्र में भ्रष्टाचार को समाप्त करने के लिए सख्त कानूनों और नीतियों का निर्माण आवश्यक है। इसके साथ ही, भ्रष्टाचारियों के खिलाफ सख्त कार्रवाई की जानी चाहिए ताकि समाज में एक संदेश जाए कि अनैतिकता को किसी भी सूरत में बर्दाश्त नहीं किया जाएगा। इससे समाज में सत्यनिष्ठा की भावना को बढ़ावा मिलेगा और लोग ईमानदारी से अपना काम करेंगे।
- 3. समाज में नैतिकता का प्रचार-प्रसार:-** सत्यनिष्ठा की संस्कृति का निर्माण समाज के हर वर्ग में नैतिकता का प्रचार-प्रसार करने से संभव हो

सकता है। इसके लिए समाज के नेताओं, धार्मिक संगठनों, और मीडिया की भूमिका महत्वपूर्ण है। वे नैतिकता और सत्यनिष्ठा के महत्व को समाज में फैलाने के लिए अपने प्रभाव का उपयोग कर सकते हैं। इसके साथ ही, समाज के प्रतिष्ठित लोगों को सत्यनिष्ठा के आदर्श उदाहरण के रूप में प्रस्तुत किया जाना चाहिए, ताकि लोग उनसे प्रेरणा ले सकें।

- 4. राजनीतिक और आर्थिक सुधार:-** राजनीतिक और आर्थिक क्षेत्रों में सुधार की आवश्यकता है, ताकि इन क्षेत्रों में सत्यनिष्ठा को बढ़ावा दिया जा सके। सरकारों को यह सुनिश्चित करना चाहिए कि सभी नीतियां और निर्णय पारदर्शिता और ईमानदारी के आधार पर लिए जाएं। इसके साथ ही, आर्थिक क्षेत्रों में भी सत्यनिष्ठा का पालन करने के लिए सख्त नियम और नीतियां बनानी चाहिए, ताकि भ्रष्टाचार और धोखाधड़ी को रोका जा सके।

निष्कर्ष:

सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि सुनिश्चित होती है। सत्यनिष्ठा न केवल व्यक्तिगत जीवन में बल्कि समाज और राष्ट्र के हर क्षेत्र में आवश्यक है। यदि हम सत्यनिष्ठा का पालन करेंगे, तो राष्ट्र में न केवल आर्थिक विकास होगा, बल्कि सामाजिक और नैतिक स्तर पर भी प्रगति होगी। सत्यनिष्ठा एक ऐसा गुण है, जो हमें सही दिशा में मार्गदर्शन करता है और राष्ट्र की नींव को मजबूत बनाता है। सत्यनिष्ठा की संस्कृति को बढ़ावा देकर ही हम एक सशक्त, समृद्धराष्ट्र का निर्माण कर सकते हैं।

सत्यनिष्ठा केवल एक नैतिक मूल्य नहीं है, बल्कि यह एक समाज और राष्ट्र की प्रगति का मूल स्तंभ है। सत्यनिष्ठा से सामाजिक एकता, न्याय, आर्थिक स्थिरता, और अंतर्राष्ट्रीय प्रतिष्ठा को बढ़ावा मिलता है। इसके अलावा, यह नैतिक नेतृत्व, व्यापारिक विश्वास, और मानसिक शांति को भी सुनिश्चित करती है। जब एक राष्ट्र की नींव सत्यनिष्ठा पर आधारित होती है, तो वह राष्ट्र समृद्ध, सशक्त, और स्थिर होता है। इसलिए, सत्यनिष्ठा को केवल एक नैतिक सिद्धांत के रूप में न देखकर, उसे जीवन का एक अभिन्न हिस्सा बनाना चाहिए, ताकि हम एक उज्ज्वल और समृद्ध भविष्य की ओर अग्रसर हो सकें। सत्यनिष्ठा से न केवल व्यक्तियों का बल्कि पूरे समाज और राष्ट्र का कल्याण होता है। यही वह आधार है, जिस पर एक सशक्त और समृद्ध राष्ट्र का निर्माण संभव है।

सतर्क भारत, समृद्ध भारत

राह में सहसा आर्यी चींटी को
मार्ग भ्रमित किया
अरे ये क्या!
फिर वही धुन लिए,
उसी राह वापस चल पड़ी
मैं असमंजस में ही था
की वो बोल ही पड़ी !!

मैं कुछ तुम्हें बताना चाहती हूँ
चलो मार्गदर्शक ही बन जाती हूँ
चींटी ही तो कहलाती हूँ
छोटी, निरिह, फिर भी इठलाती हूँ

हरदम पाँव तले कुचले जाने का डर
रोज़ फिर भी निकलू निडर
ना राखु चाह,
बस आस का लिए यंत्र
दुर्गम भी सहज सरल कर जाती हूँ
ठोस से अविरल परिवर्तित कर पाती हूँ

ईमान भरे, हरकदम
बलशाली हाथी भी माने दम
रेंगती चाल तो क्या
स्पष्ट लक्ष्य का हरदम खूयाल
निश्चय जो किया, उसी राह चले, लिए अपनत्व
अस्तित्व एकल भले, कवच ओढ़े अभेद एकत्व।

राहे ए मंजिल गर कर ली तय
नहीं रुकना, न थकना,
बस रहना उमंगित, अभय
राह भटकाना कोई कितना भी चाहे
मंजिल, बस मंजिल ही नज़र आए,
पलट जाऊँ, जब चढ़ाव पर
फिर जुट जाऊँ, बिना रुकें पड़ाव पर



Dr. Ravindra Kumar Singh
CGM, New Delhi Office

हो कुछ भी
हो कुछ भी,.....
कदम डिगे नहीं
आँधी तूफ़ान में संबल भीगे नहीं
चाहे हो मंजिल का क्रम,
या असफलता का गुम
हरदम, हम सम

अकेले हो जाते तितर बितर
देख हमारी फौजी 'एक', चुनौती भटके दरबदर
हमारा, हर एक, दूजे को जीता (सपअमे) हैं
तभी तो अनगिनत समर, हमने जीता हैं

पारस्परिक रिश्ता हैं
हर एक, दूजे का शिल्पी-फ़रिश्ता हैं
हर क्षण हमारा एक क़स्सा हैं
परिश्रम हर रोज़ का हिस्सा हैं
विजय या पराजय
रहते सम्पर्क में, सजग भी
हैं हम कुछ नहीं, पर जाने जग सभी

क्या तू बदल सकेगा?
कुछ मेरे राहें कदम चल सकेगा
सतत प्रयास के गीत गुनगुनाएगा !!
हाँ क्यों नहीं! मैं बोला
यूँ लगा कि
खुद को खुद से ही तोला
जान गया कर्म मर्म अभी

शुरूआत करूँगा खुद, मनाऊँगा सभी

समझ गया हूँ
 चिलचिलाती धूप रहेगी
 उतार चढ़ाव, भागदौड़ भी
 अडिग विश्वास छोड़ना न कभी

चढ़ना होगा नंदन संस्कृति के पायदान
 सु-परिचय, सुविचार, सु-व्यवहार का मान
 सबके सपनों को समान अवसर
 सबको संग ले, आगे का सफ़र

पिघला के अहम का वहम
 हर निरुश्वास, भर पूर्ण श्वास
 कहुँगा
 बहती पवन से
 नीलगगन से
 लाल अगन से
 फिरते जो, मद मग्न से

खेतों से, खलिहानों से
 समुद्र से, नदी से
 हर बच्चे, बेरोजगार से
 युवक की आशान्वित आंखों से

उड़ते हर चिड़ियों के झुण्ड से
 सूखे हुए कुण्ड से
 दौड़ते हर जानवर से
 रुके हर मान्यवर से
 रोते हर इंसान से
 बिन जोते खेतिहर किसान से
 अब हरकदम पारदर्शी
 हर व्यक्ति समदर्शी
 बीज में नहीं होगी मिलावट
 हरकदम, हर फसल लिए होगी तरावट

अधीर, अहंकार, अधर्म, द्वेष, क्लेश
 मतिभ्रम युक्त, अंदरूनी रावण होगा निरुशेष
 आदर्श राम का पुनः आगमन
 त्याग, संयम, धैर्य, आदर्श का आचमन

ईमानदारी का लहरायेगा यू परचम
 व्याप्त प्रदूषण, हो जाएगा कम
 जुड़ने लगेगी कड़ी से कड़ी
 सु-जन की कतार होगी बड़ी

लोलुप्ता विलुप्त हो
 द्वेष सुसुप्त, धैर्य सुदीप्त हो
 'मैं' से जैसे ही होंगे 'हम'
 अहम का दूर होगा तम
 डिजिटलीकरण का पारदर्शी दम
 करेगी विकास घुटन की जकड़न कम

ठीक हैं, माना!!
 कठिन हैं ईमानदारी
 पर ज़िम्मेदारी वाली होगी हिस्सेदारी
 राष्ट्र स्वामित्व से ही अस्तित्व
 स्पष्टवादीता ही साज़, हो हर व्यक्तित्व
 अनायास तर्क वितर्क छूटेगा
 हर हुनरमंद, सतर्क हो, चुनौती पर टूटेगा

यूँ जब होंगे हम मुक्त भ्रष्ट आचार से
 तभी गूँजेगा मधुरम गीत, हर विचार में
 स्वदेश संस्कार के सब होंगे मीत
 चहुँओर प्रीत ही प्रीत
 दूषित तन मन धन करेंगे किनारा
 स्वर्णिम लालिमा लिए, उभरेंगा ही हमारा
 नया सतरंगी, उत्कृष्ट, समृद्ध भारत!!

आरम्भ हैं सफ़र.....चलोगे न साथ!

Cyber Frauds: Digital Banking Frauds

“Jaankaar Baniye, Satark Rahiye!”

What is fraud?

“Fraud” is any activity that relies on deception in order to achieve a gain.

-Association of Certified Fraud Examiners

“Fraud becomes a crime when it is a “knowing misrepresentation of the truth or concealment of a material fact to induce another to act to his or her detriment”

-Black's Law Dictionary

Frauds, especially digital fraudulent transactions have become a matter of concern to the Indian Banking customers. Educated and uneducated both are equally



falling prey to this phenomenon. Unauthorised transactions, fraudulent ways of stealing of information, emptying bank accounts,

ransomware attacks and digital arrests and AI powered attacks.

Background

The banking sector in India is experiencing a swift and widespread integration of technology, particularly with the proliferation of mobile devices, including



smartphones, reaching even the most remote areas of the country, alongside the ongoing Internet revolution. Looking at this, the government also pushed for digital transactions.

As banking has become increasingly digitalized, the incidence of financial fraud has risen significantly and fraudsters adapt / employ newer techniques to exploit vulnerabilities and bypass existing security measures. It is not an exaggeration to say that today it is a lot easier to do a fraud with a bank / bank customer than physically

looting them. Everything is at fingertips. Fraudsters operate from geographical distances and can catch hold of the data of their targets. They can launch attacks from anywhere in the world, which makes difficult for law enforcement agencies to track and pick them up. This international aspect of digital bank fraud adds another layer of complexity to combating this type of crime.



Shri PV Srinivas
AGM, Lucknow
Head Office

In the past, frauds happened through Ponzi schemes, chit fund frauds and impersonation. Today digital frauds make a big chunk of all the frauds. Frauds are taking place using online or mobile banking platforms to steal money, personal information, or financial credentials.

If victims are individuals, they suffer financial losses, put to a lot of inconvenience, face emotional distress, and difficulties in restoring their stolen identities or recovering lost funds. Banks face reputational damage, regulatory scrutiny, and financial liabilities, if their systems are compromised and fail to implement adequate security measures.

Ways in which we get manipulated

Fraudsters are using social engineering tactics for manipulating individuals. Phone calls, Video calls, Text messages, Mails, Social media messages. They use every conceivable thing under the sun to trick us to fall for their tactics. **Phishing & Smishing, Vishing, Mobile Banking Fraud, Ransomware Attacks, Credit card fraud, Identity Theft, Account Takeover Fraud, SIM Swap Fraud, Fake Banking Apps & Websites, Social Engineering Fraud.**

Usually, we find there were some common patterns used by the Hackers like Asking for OTP, sensitive information, click on link, Scan QR etc., Hackers play with our Psychology and use our natural emotions like

Greed, Fear and emotional hijacking by creating a sense of urgency.

They are explained in detail, below:

Phishing: Fraudsters send fake emails pretending to be from banks, tricking victims into revealing sensitive information.

Vishing (voice Phishing):

Scammers call individuals, posing as bank representatives, to obtain confidential details.

Smishing: Fraudsters send fake SMS messages pretending to be from banks, tricking victims into revealing sensitive information.

Mobile Banking Fraud: fraudsters gain unauthorized access to your mobile banking account, compromising your financial security through malware-infected apps, fake banking apps, or even SIM card swapping.

Ransomware Attacks: Fraudsters barge into the individual's / institutions' networks and spread access the system and use malicious software to encrypt a victim's files or lock them. They demand a ransom in exchange for restoring access. They can disrupt banking operations, compromise customer data, and cause huge financial losses.

Credit card fraud: unauthorized transactions are made using someone else's credit card information. This can happen through various channels – skimming cards, stolen or lost cards, or online purchases made with stolen card details.

Identity Theft: Criminals steal personal information, date of birth, passwords to assume someone else's identity. Armed with such information, they can open fraudulent bank accounts, apply for loans, or perform other illicit financial activities.

Account Takeover Fraud: Cybercriminals gain unauthorised access to bank accounts using stolen credentials and make unauthorised transactions.

SIM Swap Fraud: Criminals duplicate a victim's SIM card to intercept banking OTPs and gain access to accounts.



Fake Banking Apps & Websites: Fraudsters create counterfeit banking apps or websites that mimic real banks to steal login details.

Social Engineering Fraud: Scammers manipulate victims into voluntarily disclosing banking details.

Measures taken by government

- The Reserve Bank of India has taken many initiatives in combating with financial fraud. One such initiative is the major tech-driven initiative being Regulatory Sandbox, targeting 'Prevention and Mitigation of Financial Frauds'. This cohort aims to strengthen fraud governance and reduce response time to fraud incidents.
- The Reserve Bank of India has also published a booklet titled "Raju and the Forty Thieves" to raise awareness about various types of financial frauds. It uses the character of Raju, a common man taking on different roles, to depict 40 real-life scenarios of frauds.
- By harnessing the potential of emerging technologies such as Artificial Intelligence and Generative models, Indian banks started strengthening their capabilities in fraud detection and complaint resolution, thereby, safeguarding the interests of customers and upholding trust in the Indian banking eco-system. For example: Reserve Bank Innovation Hub (RBIH) has developed an in-house AI/ML-based solution which is better suited than a rule-based system to identify suspected mule accounts. Advanced ML algorithms can analyse transaction and account detail related datasets to predict mule accounts with higher accuracy and greater speed than typical rule-based systems. (rbihub.in)
- **Awareness Campaign:** Phone messages regarding creating awareness & sensitizing and alerting the common people about cyber frauds are typically sent by the Department of Telecommunications (DoT) in India through the "Sanchar Saathi" platform, which allows citizens to report suspected fraudulent communications, including SMS, calls, and WhatsApp



- messages related to cybercrime, financial scams, or impersonation attempts.
- RBI Kehta Hai' is an initiative of the Reserve Bank of India to educate the public about its regulations which are aimed at enhancing the quality of customer service in banks. Be a well-informed bank customer to make a better choice, isiliye...RBI Kehta Hai...Jaankaar Baniye, Satark Rahiye!

- **"National Cyber Crime Reporting Portal** - portal is an initiative of Government of India under the Ministry of Home Affairs - to facilitate victims/ complainants to report cybercrime complaints online. This is part of Indian Cybercrime Coordination Centre (I4C) Scheme. I4C is to act as a nodal point in the fight against cybercrime.

This portal caters for all types of cybercrime complaints including complaints pertaining to cybercrimes such as mobile crimes, online and social media crimes, online financial frauds, ransomware, hacking, cryptocurrency crimes and online cyber trafficking.

- **Conducting Hackathons:** Kavach is a national-level Hackathon was jointly launched by the All-India Council for Technical Education and the Bureau of Police Research and Development. This unique national Hackathon aims is to identify innovative concepts and technology solutions for addressing the security challenges of the 21st century faced by our intelligence agencies.
- To fortify the Indian banking sector against cyber fraud, Reserve Bank of India (RBI) Governor Sanjay Malhotra on Friday announced the launch of an exclusive internet domain, 'bank.in', for registered banks across the country. The initiative aims to provide banks with a secure and credible digital identity, shielding customers from phishing scams and fraudulent websites. The registration for 'bank.in' will begin in April 2025. Additionally, the RBI plans to introduce another dedicated domain, 'fin.in', in the future to cater to the broader financial sector, further enhancing digital security within the ecosystem.

What banks shall do:

- a) Banks should update their security systems, regularly.
- b) They should follow the regulator's (RBI) compliance requirements
- c) CISO's role is very crucial to any organisation – including Banks
- d) Educate their staff about the latest fraud tactics, cybersecurity threats
- e) Identify and respond to potential fraud attempts effectively.

What individuals shall do:

- a) Follow RBI's mantra Jaankaar Baniye, Satark Rahiye!"
- b) To stay vigilant, continuously update your security systems, and educate yourself on the latest threats.
- c) Never share your Password, PIN, OTP, CVV, UPI-PIN, etc., with anyone.
- d) Register your mobile number and email with your bank to get instant alerts
- e) Enable Two-Factor Authentication (2FA), which adds an extra layer of security.
- f) Never store important banking data in mobile, email or purse
- g) Use only verified, secure and trusted websites for online banking
- h) Block your ATM Card, Debit Card, Credit Card, Prepaid Card immediately if it is lost or stolen
- i) Change your online banking password and PIN regularly
- j) Use strong & unique passwords and avoid using common or reused passwords
- k) Reserve Bank of India encourages cardholders to tokenise their cards
- l) Set limits to credit cards
- m) Verify Links and e-mails and never click on suspicious links or respond to unknown emails.
- n) Monitor Bank Statements and regularly check for unauthorized transactions.
- o) Secure your Devices by Installing antivirus software

and keep systems updated.

- p) Avoid banking through public, open or free networks
- q) Avoid Public Wi-Fi for Banking, as public networks can be compromised.
- r) Be careful with public charging stations for mobiles/laptops

After an individual complains about a fraud, the Bank shall:

- a) Assist the customers affected by digital bank fraud.
- b) To investigate fraudulent activities
- c) Reimburse victims for unauthorized transactions
- d) Support them in recovering their accounts

If an individual suspects fraud, or become a victim to a fraud

- Contact your Bank immediately to prevent further loss
- Register a complaint online to National Cyber



Credits

Websites

<https://cybercrime.gov.in/>

<https://www.the420.in/>

https://www.mha.gov.in/en/division_of_mha/cyber-and-information-security-cis-division

<https://sancharsaathi.gov.in/sfc/>

<https://website.rbi.org.in/web/rbi>

economictimes.com; business line

Posters published on SIDBI social media handles during Vigilance Awareness Week 2024





PAINTING COMPETITION ORGANIZED AT PRIMARY SCHOOL, NADVA



COMPETITIONS / EVENTS HELD AT VARIOUS SCHOOLS AND COLLEGES DURING VIGILANCE AWARENESS WEEK 2024

**Poem Writing Competition and Speech Competition
organised at Avadh Girls Degree College, Lucknow**



**Essay Competition organised at National PG College,
Lucknow**



Poster Making Competition and Slogan Competition organised at Primary School, Nadva, Mahmudabad.



Drawing Competition organised at Orphanage- Bosco Boys School, Borivali, Mumbai on November 03, 2024



Drawing Competition organised at Orphanage- Bosco Boys School, Borivali, Mumbai on November 03, 2024



Speech and painting competitions were organized for students of classes 6 to 10 of Government Primary School, Sector-17, Panchkula.



Elocution Competition at Jaagriti School, C-Scheme, Jaipur



Awareness Program on Vigilance at Saraswati Shishu Vidya Mandir, Niladri Vihar, Bhubaneswar.



GOVERNANCE

Governance is the system of rules, practices, and processes by which a company is directed and controlled. Establishing and implementing these practices involves balancing the interests of a company's many stakeholders, including:



Employees



Shareholders



Senior Management



Customers



Suppliers



Lenders

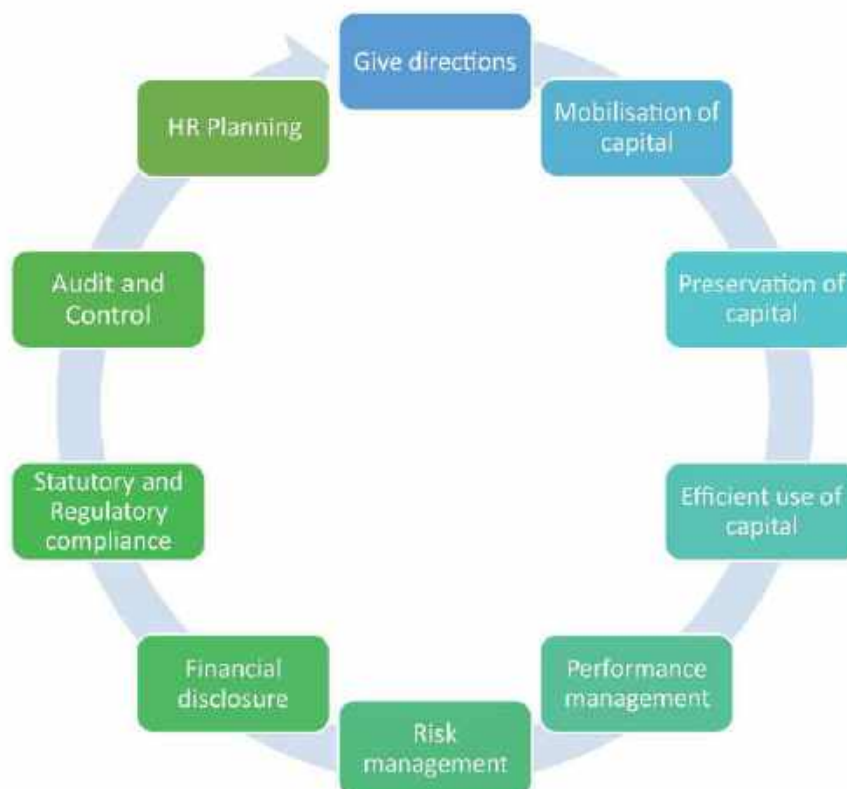


Local, state,
and federal
governments



Community
members
and groups

FUNCTIONS OF BOARD OF DIRECTORS



FEATURES OF GOOD GOVERNANCE



Measures To Ensure Greater Ethics In Governance

- Developing a Code of Ethics
- Strengthening the Board of Directors
- Enhancing Transparency and Disclosure
- Strengthening Risk Management and Internal Controls
- Encouraging Whistleblowing
- Engaging with Stakeholders



CASE STUDIES OF POOR GOVERNANCE

FIITJEE

Established in 1992 by D.K. Goel, a Mechanical Engineering Graduate from IIT Delhi

Reason for downfall

- Mismanagement of funds by Managing Partners
- Liquidity crisis due to debt accumulation
- Failure to comply with regulatory compliances
- Poor management of staff
- Failure to adapt to changing educational trends

CASE STUDIES OF POOR GOVERNANCE



Reason for business failure

- | | |
|--|--|
| <ul style="list-style-type: none"> ● Overpowering approach of the Managing Director and stopped hearing of the Board. ● Poor management ● Changing leadership ● Internal conflict ● Aggressive acquisitions ● Mounting debts ● Financial mismanagement ● Reckless expenses on advertisements | <ul style="list-style-type: none"> ● Negative Public perception ● Underlying controversies ● Deteriorating brand reputation ● Failed to understand the customer behaviour ● Decline in quality of service ● Unrealistic targets to employees |
|--|--|

CASE STUDIES OF POOR GOVERNANCE



Established in 1932 at Tata Airlines
 Nationalised by Government of India in 1953

Reason for downfall

- Slow decision making under Government ownership
- Poor decision-making
- Competition from low cost airlines
- Merger with India Airlines in 2007
- High number of staff compared to industry standards
- Poor financial management
- Lack of accountability

CONCLUSION

- In summary, ethics play a vital role in governance, ensuring integrity, transparency, and accountability within organizations.
- Upholding business ethics is essential for building trust among stakeholders and maintaining a positive reputation.
- By recognizing the **importance of ethics in governance**, businesses can navigate the complexities of the global business environment while upholding ethical standards.

धोखाधड़ी जोखिम प्रबंधन पर भारतीय रिजर्व बैंक द्वारा जारी संशोधित दिशानिर्देश, 2024 – कुछ प्रमुख पहलू और निहितार्थ

बैंकिंग विनियमन अधिनियम, 1949 की धारा 35-ए भारतीय रिजर्व बैंक (आरबीआई) को उन निर्देशों को जारी और प्रकाशित करने के लिए अधिकृत करती है जो जनता, बैंकिंग नीति के हित में होंगे और बैंकों और वित्तीय संस्थाओं के उचित प्रबंधन को सुरक्षित करेंगे। उक्त शक्तियों के आलोक में, आरबीआई ने पूर्व में 2016 में धोखाधड़ी के संबंध में मास्टर निर्देश जारी किए थे। इन निर्देशों को विभिन्न उच्च न्यायालयों में मुख्य रूप से इस आधार पर चुनौती दी गई थी कि उधारकर्ताओं को उनके खातों को धोखाधड़ी के रूप में वर्गीकृत करने से पहले सुनवाई का उचित अवसर नहीं दिया जा रहा था। आखिरकार, भारतीय स्टेट बैंक और अन्य बनाम राजेश अग्रवाल और अन्य - 2022 की सिविल अपील संख्या 7300 के मामले में (दिनांक 27 मार्च 2023 को निर्णीत), माननीय सर्वोच्च न्यायालय ने यह निर्णीत किया कि मौलिक अधिकारों और प्राकृतिक न्याय के सिद्धांतों के अनुसार, किसी इकाई या व्यक्ति को धोखाधड़ी के रूप में वर्गीकृत करने और ब्लैकलिस्ट करते समय निष्पक्ष रूप से सुनवाई का अधिकार एक महत्वपूर्ण पहलू है। इसके अलावा, सर्वोच्च न्यायालय ने नोटिस देने, अपना पक्ष प्रस्तुत करने का अवसर प्रदान करने और किसी भी व्यक्ति/संस्था को धोखाधड़ी के रूप में वर्गीकृत करने से पहले एक तर्कसंगत आदेश (Reasoned Order) पारित करने की आवश्यकता पर जोर दिया। इसके अतिरिक्त, माननीय सर्वोच्च न्यायालय ने यह भी कहा कि, 2016 के निर्देशों के अध्याय 7 के अनुसार, एक उधारकर्ता के खाते की रिपोर्ट करने से न केवल आपराधिक शिकायत होती है, बल्कि इसके दंडात्मक परिणाम भी होते हैं। यह रिपोर्टिंग उधारकर्ता की वर्तमान और भविष्य के व्यावसायिक उद्देश्यों के लिए संस्थागत वित्त तक पहुंचने की क्षमता में भी बाधा डालती है, जिससे उनकी सद्भावना और प्रतिष्ठा को नुकसान पहुंचता है।

उपरोक्त मामले में सर्वोच्च न्यायालय के दिशानिर्देशों को ध्यान में रखते हुए, आरबीआई ने 15 जुलाई 2024 को मास्टर निर्देश, 2024 ('मास्टर निर्देश') जारी किए, जिसने पूर्व में जारी मास्टर सर्कुलर, 2016 के दिशानिर्देश का स्थान ले लिया। इन संशोधित दिशानिर्देशों का उद्देश्य बैंकिंग क्षेत्र के भीतर धोखाधड़ी को रोकने, पता लगाने और रिपोर्ट करने के लिए ढांचे को और सुदृढ़ करना है। इसी प्रकार, आरबीआई ने सहकारी बैंकों और गैर-बैंकिंग वित्त कंपनियों के लिए धोखाधड़ी जोखिम प्रबंधन पर

दो अन्य संशोधित मास्टर निर्देश जारी किए।

इन संशोधित दिशानिर्देशों में विनियमित संस्थाओं में धोखाधड़ी का शीघ्र पता लगाने और रोकथाम के साथ-साथ कानून प्रवर्तन एजेंसियों को समय पर सूचना देने के लिए प्रारंभिक चेतावनी संकेतों (EWS) और खातों की रेड फ्लैगिंग संबंधी रूपरेखा को मजबूत किया गया है। मौजूदा निर्देशों को युक्तिसंगत बनाने और विनियमित संस्थाओं पर अनुपालन बोझ को कम करने के लिए, इन मास्टर निर्देशों के माध्यम से पूर्व में जारी 36 परिपत्रों को निरस्त कर दिया गया है। इन मास्टर निर्देश 2024 के कुछ प्रमुख पहलू और निहितार्थ इस प्रकार हैं:



श्री परवेज अख्तर
उप महा प्रबंधक (विधि)
लखनऊ प्रधान कार्यालय

1. निर्देशों का दायरा:

किसी व्यक्ति (तृतीय पक्ष सेवा प्रदाताओं और पेशेवरों जैसे वास्तुविदों, मूल्यांकनकर्ताओं, चार्टर्ड एकाउंटेंट, अधिवक्ताओं आदि सहित) संस्थाओं और उनके प्रमोटरों/पूर्णकालिक और कार्यकारी निदेशकों की कथित धोखाधड़ी के लिए जांच की जा सकती है। दिशानिर्देश स्पष्ट करते हैं कि गैर-पूर्णकालिक निदेशकों (जैसे नामित निदेशकों और स्वतंत्र निदेशकों) के संबंध में आमतौर पर कंपनी के कारोबार के संचालन के लिए प्रभारी या जिम्मेदार नहीं होते हैं, बैंक ऐसे निदेशकों के खिलाफ कार्यवाही करने से पहले विचार कर सकते हैं। इस प्रकार, ऐसे नामित निदेशकों/स्वतंत्र निदेशकों को शामिल करने के लिए बैंकों को उनके विरुद्ध पर्याप्त प्रमाण उपलब्ध कराने होंगे उसके बाद ही बैंक ऐसे निदेशकों के खिलाफ कार्यवाही करने का विचार कर सकते हैं।

2. आईबीसी समाधान के तहत खातों का उपचार:

निर्देशों में यह प्रावधान है कि यदि किसी संस्था का समाधान हो गया है, जिसके परिणामस्वरूप संस्था के प्रबंधन/नियंत्रण में परिवर्तन होता है, तो यह बैंक के विवेक

पर निर्भर करेगा कि धोखाधड़ी के रूप में वर्गीकृत इकाई को धोखाधड़ी की श्रेणी में बनाए रखा जाए या नहीं। हालांकि, आईबीसी की धारा 32A के तहत समाधान योजना के कार्यान्वयन के बाद दंडात्मक उपाय कुछ शर्तों के साथ वर्गीकृत इकाई पर लागू नहीं होंगे। दंड उपाय और आपराधिक कार्रवाई पूर्ववर्ती प्रवर्तकों (ओं) / निदेशक (ओं) / व्यक्तियों के खिलाफ जारी रहेगी जो इकाई / व्यावसायिक उद्यम के मामलों के प्रबंधन के लिए प्रभारी और जिम्मेदार थे। धोखाधड़ी के रूप में वर्गीकृत व्यक्तियों / संस्थाओं को पांच साल के लिए धन जुटाने / किसी भी अन्य क्रेडिट सुविधाओं का लाभ उठाने से रोक दिया जाता है।

3. धोखाधड़ी जोखिम प्रबंधन के लिए संरचना:

आरबीआई बैंकों को आदेशित करता है कि वे धोखाधड़ी की रोकथाम के लिए बोर्ड द्वारा अनुमोदित धोखाधड़ी जोखिम प्रबंधन नीति अपनाएं, जिसकी बोर्ड द्वारा कम से कम तीन वर्षों में एक बार समीक्षा की जानी चाहिए। उक्त नीति में बैंक के निदेशक मंडल की भूमिकाओं और जिम्मेदारियों का विवरण होना चाहिए और प्राकृतिक न्याय के सिद्धांतों का पालन सुनिश्चित करना चाहिए कारण बताओ नोटिस (एससीएन) में लेनदेन, कार्यों और घटनाओं के बारे में विस्तृत जानकारी देनी होगी, जो धोखाधड़ी की घोषणा पर विचार करने और प्राप्तकर्ताओं को एससीएन का जवाब देने के लिए कम से कम 21 दिनों की उचित अवधि प्रदान करने का आधार बनाती है। बैंकों को कारण बताओ नोटिस जारी करने तथा कपटपूर्ण गतिविधि का कोई निर्धारण करने से पहले जांचाधीन व्यक्तियों / संस्थाओं के प्रत्युत्तरों का मूल्यांकन करने के लिए एक व्यवस्थित प्रक्रिया बनाए रखनी होगी। समीक्षा करने पर, प्रासंगिक तथ्यों, कारण बताओ नोटिस के प्रति प्रतिक्रियाओं और वर्गीकरण के पीछे के औचित्य को शामिल करते हुए एक तर्कसंगत आदेश जारी किया जाना चाहिए ताकि खातों को धोखाधड़ी के रूप में वर्गीकृत करने के बारे में बैंक के निर्णय से अवगत कराया जा सके।

4. धोखाधड़ी का शीघ्र पता लगाने के लिए रूपरेखा:

नए दिशा-निर्देशों में पूर्व चेतावनी सिग्नलों (EWS) और लेखाओं पर चेतावनी जारी करने (RFA) के लिए एक सुदृढ़ ढांचे के माध्यम से धोखाधड़ियों का शुरु में ही पता लगाना महत्वपूर्ण है। बैंकों से अपेक्षित है कि वे लेनदेनों की प्रभावी निगरानी के लिए EWS को अपने कोर बैंकिंग समाधानों के साथ एकीकृत करें। दिशानिर्देश संदिग्ध गतिविधियों की

पहचान करने, जांच करने और कार्रवाई करने के लिए एक व्यवस्थित दृष्टिकोण निर्धारित करते हैं, जिससे प्रारंभिक चरण में संभावित जोखिमों को कम किया जा सके।

5. रेड-फ्लैग खाता और धोखाधड़ी की रिपोर्टिंग:

किसी भी खाते, चाहे वह स्टैंडर्ड हो या एनपीए, को रेड-फ्लैग वाले खाते के रूप में वर्गीकृत करने का निर्णय व्यक्तिगत बैंक स्तर पर होगा और ऐसे बैंक (बैंकों) को सात दिनों के भीतर आरबीआई के क्लिक ("सीआरआईएलसी") प्लेटफॉर्म पर खाते की स्थिति रिपोर्ट करनी होगी। किसी खाते को रेड-फ्लैग किए दिखाए जाने के बाद, उसे धोखाधड़ी या अन्यथा के रूप में वर्गीकृत करने का निर्णय 180 दिनों के भीतर किया जाना चाहिए। बैंक, प्राकृतिक न्याय के सिद्धांतों का अनुपालन करने के बाद, भारतीय बैंक संघ को धोखाधड़ी में शामिल ऐसे तृतीय पक्षों या पेशेवरों के विवरण की रिपोर्ट प्रेषित करेंगे।

6. धोखाधड़ी की घटनाओं की रिपोर्टिंग:

मास्टर निर्देशों के खंड 6.1 के तहत धोखाधड़ी की घटनाओं को रिपोर्ट करने के लिए निर्देशों में एकरूपता बनाए रखी गई है। अन्य प्रकार की धोखाधड़ी जैसे बैंकों पर इलेक्ट्रॉनिक बैंकिंग / डिजिटल भुगतान से संबंधित लेनदेन शामिल नहीं किए गए हैं। भुगतान प्रणाली से संबंधित विवादों के संदिग्ध लेनदेन या धोखाधड़ी के प्रयास से संबंधित प्रकरणों को केंद्रीय भुगतान धोखाधड़ी सूचना रजिस्ट्री ("सीपीएफआईआर") को सूचित किया जाना है। बैंक निर्देशों के खंड 6.3 के अंतर्गत यथा निर्धारित इन मास्टर निर्देशों में निर्धारित समय-सीमा का पालन करेंगे। असाधारण परिस्थितियों में, बैंक इस तरह के अनुमोदन पर धोखाधड़ी निगरानी रिटर्न वापस ले सकता है। बैंक कानून प्रवर्तन एजेंसियों (सू. म्दवितबममउदज |हमदबल) के समक्ष शिकायत दर्ज कराने के लिए बाध्य हैं।

7. रिपोर्टिंग और जांच:

अद्यतन दिशानिर्देश आरबीआई और अन्य संबंधित प्राधिकारियों को धोखाधड़ी की रिपोर्ट करने के संबंध में विस्तृत अनुदेश प्रदान करता है। बैंकों को एक ऐसे आंतरिक ढांचे को स्थापित करने की आवश्यकता है जो EWS और RFA ढांचे के प्रभावी निरीक्षण और कार्यान्वयन को सुनिश्चित करे। बोर्ड की जोखिम प्रबंधन समिति ("आरएमसीबी") इस आंतरिक ढांचे की निगरानी के लिए

जिम्मेदार हो। बैंकों से यह भी अपेक्षित है कि वे अपनी परिचालनात्मक आवश्यकताओं के अनुरूप समर्पित डेटा एनालिटिक्स और मार्केट इंटेलिजेंस (एमआई) इकाइयां स्थापित करें, जिससे विविध बैंकिंग परिचालनों में संभावित धोखाधड़ी गतिविधियों का पता लगाने और उन्हें रोकने के लिए उनकी क्षमता में वृद्धि हो सके। इसके अतिरिक्त, बैंकों को डिजिटल चौनलों सहित गैर-क्रेडिट संबंधी लेनदेनों की निगरानी के लिए अपने EWS ढांचे का विस्तार करना चाहिए, यह सुनिश्चित करते हुए कि संभावित धोखाधड़ी जोखिमों के खिलाफ इन प्रणालियों का निरंतर परीक्षण और सुधार किया जाता रहे। बैंकों को नियामक निर्देश जारी होने के छह महीने के भीतर अपने EWS सिस्टम को लागू या अपग्रेड करना आवश्यक है।

8. धोखाधड़ी के मामलों को बंद करना:

आवश्यक कार्रवाई और कानूनी कार्यवाही पूरी होने के बाद बैंक रिपोर्ट की गई धोखाधड़ी के मामलों को बंद कर सकेंगे। बैंकों को लेखापरीक्षा के लिए धोखाधड़ी के सभी बंद मामलों के रिकॉर्ड रखना आवश्यक है।

9. बोर्ड की विशेष समिति:

बैंकों से अपेक्षित है कि वे धोखाधड़ियों के मामलों की निगरानी एवं अनुवर्ती कार्रवाई के लिए बोर्ड की विशेष समिति का गठन करें जिसमें कम से कम तीन सदस्य (पूर्णकालिक निदेशक तथा कम से कम दो स्वतंत्र निदेशक/गैर-कार्यपालक निदेशक शामिल हों)। विशेष समिति की भूमिका धोखाधड़ी के मामलों को कम करने के लिए जोखिम प्रबंधन ढांचे की निगरानी और समीक्षा करना है। बैंक का वरिष्ठ प्रबंधन बोर्ड द्वारा अनुमोदित धोखाधड़ी जोखिम प्रबंधन नीति को लागू करने के लिए जवाबदेह है।

वरिष्ठ प्रबंधन से यह भी अपेक्षा की जाती है कि वे यथावश्यक बोर्ड अथवा इसकी लेखा परीक्षा समिति को समय-समय पर धोखाधड़ी के मामलों की सूचना दें। इसके अतिरिक्त, बैंकों को संभावित धोखाधड़ी या संदिग्ध गतिविधियों से संबंधित व्हिसलब्लोअर शिकायतों को संभालने के लिए एक पारदर्शी तंत्र स्थापित करना चाहिए, जिससे व्हिसलब्लोअर नीति का अनुपालन सुनिश्चित हो सके।

10. स्टाफ जवाबदेही:

बैंकों को अपनी आंतरिक नीति के अनुसार धोखाधड़ी के मामलों में अपने वरिष्ठ प्रबंधन की स्टाफ जवाबदेही की जांच करनी होगी। केन्द्रीय सतर्कता आयोग द्वारा जारी दिशा-निर्देशों के अनुसार स्टाफ की जवाबदेही की जांच की जानी अपेक्षित है।

धोखाधड़ी जोखिम प्रबंधन मास्टर निर्देशों का अनुपालन निस्संदेह बैंकों पर परिचालन बोर्ड को बढ़ाएगा परंतु इसके दीर्घकालिक लाभ तत्काल चुनौतियों से अधिक हैं। इन दिशा-निर्देशों को बैंकिंग क्षेत्र में ग्राहक जुड़ाव और विश्वास बढ़ाने के अवसर के रूप में देखना चाहिए। पारदर्शिता के चलते उधारकर्ताओं और ग्राहकों को सिस्टम में उनका विश्वास और अधिक होगा। आगे आने वाले दिनों में हम धोखाधड़ी प्रबंधन और जांच प्रक्रिया को आधुनिक बनाने के लिए धोखाधड़ी जोखिम प्रबंधन क्षमताओं में उन्नत तकनीकी के प्रयोग के चलते बैंकों के निवेश में वृद्धि देखेंगे। इसके अलावा, यह बदलाव बैंकों को और अधिक मजबूत धोखाधड़ी प्रबंधन और जांच के ढांचे को विकसित करने के लिए प्रेरित करेगा, जिससे संभावित रूप से धोखाधड़ी के मामलों में कमी आएगी।

निवारक सतर्कता एवं सुशासन

“ विश्व पटल पर भ्रष्टाचार का विष, है बहुत सक्रिय ,
निवारक सतर्कता से आओ हम, बनाएँ इसे निष्क्रिय ”

सतर्कता से आशय है, चौकन्नापन, सावधानी, सजगता, त्रुटियों के न होने के प्रति बोधगम्यता और इन से सबसे सर्वोपरि किसी भी अवांछित या अनचाही परिस्थितियों के अवसर उत्पन्न न होने के प्रति सजग व्यवहार अपनाना। जहाँ तक “निवारक सतर्कता” का प्रश्न है, तो यह इसकी शब्द रचना से ही स्पष्ट है कि उन भावों का निवारण जो सुशासन में अवरोध उत्पन्न करें। यही तो है “निवारक सतर्कता” और इसमें दो राय नहीं कि निवारक सतर्कता सुशासन का साधन है।

मनुष्य जन्म से लेकर अपने जीवन के अंतिम पड़ाव तक किसी न किसी रूप में सतर्कता पूर्ण व्यवहार अपनाता है, चाहे वह घर कि चार दीवारी के अंदर हो या कार्यक्षेत्र, सार्वजनिक स्थल हो या निजी, सभी जगह आपको निवारक सतर्कता के दर्शन हो ही जायेंगे, कहा भी गया है, **Prevention is better than cure**, अर्थात् बीमारी से बचने का उपाय है, इसके प्रति निवारक उपाय अपनाना, चाहे सार्वजनिक स्थान हो या निजी आवास, किसी न किसी रूप में सतर्कता के विभिन्न रूपों के दर्शन हमें अनायास ही हो जाते हैं।

सुशासन से तात्पर्य है, अच्छा शासन या उत्तम अभिशासन। सुशासन प्रमुखतः कानून के पालन, नियमों के अनुपालन, कार्यकुशलता, जवाबदेही, पारदर्शिता, जन-सहभागिता, न्यायसंगतता, समावेशिता तथा संवेदनशीलता आदि का पर्याय बन गया है।

निवारक सतर्कता से अभिप्राय है, किसी भी तरह का कार्य जो हमारे लिए हितकर नहीं है, उसे घटित न होने देना, अथवा उस पर रोक लगाना, चाहे व किसी भी रूप में हो। आपने क्या कभी गौर किया है कि, नयी- नयी ड्राइविंग सीखने पर प्रायः हम लर्निंग लाइसेन्स मिलने के बाद अपनी गाड़ी पर 'L' का निशान लगाकर गाड़ी चलाते हैं, यह तो तय है कि केवल इससे दुर्घटना को टाला नहीं जा सकता किन्तु ऐसा करने से हम दुर्घटना होने से कुछ सीमा तक बच तो सकते ही हैं, क्योंकि यह एक शब्द ही सड़क पर हमारे आसपास के लोगों को चौकन्ना कर देता है।

दूसरे रूप में देखें तो बरसात होने के पहले मानसून में छाता लेकर बाहर निकलना, गर्मी या सर्दी में मौसम अनुसार

अपने स्वास्थ्य को लेकर सतर्क रहना या मौसम अनुसार पहनावा, यह सब निवारक सतर्कता के ही सटीक उदाहरण हैं।

अपने बचपन के दिनों को याद करेंगे तो पायेंगे कि, हमने कई बार किसी सख्त टीचर के लिए अपने दोस्तों को यह कहते हुए सुना होगा कि अरे, यह तो नकलचियों को पकड़ने में माहिर है, परिणाम स्वरूप पूरी

कक्षा में कोई भी परीक्षा के दौरान नकल करने कि कोशिश ही नहीं करता यही है “निवारक सतर्कता”, जिससे टीचर के गुणों को बताकर हम अपने दोस्तों को आगाह करते हैं। सतर्कता का मुख्य प्रयोजन तो गलतियों को होने ही न देना है, तथा दुराशयों को उत्पन्न न होने देने से है, आज के परिप्रेक्ष्य में देखें तो निवारक सतर्कता काफी समीचीन है, और इसके दूरगामी परिणाम उभर कर सामने आये हैं।

स्वर्गीय राष्ट्रपति अब्दुल कलाम जी के शब्दों में: “भ्रष्टाचार की शुरुआत तो घर परिवार से ही शुरू होती है, यदि परिवार का हर सदस्य आय के स्रोत व इसके साधनों को लेकर चौकन्ना रहे तो हम भ्रष्टाचार को रोकने में निसंदेह सफल हो सकते हैं.” कार्यालयीन क्षेत्र में हो अथवा व्यक्ति विशेष के व्यक्तिगत जवाबदेही तय करना भी निवारक सतर्कता ही है।

आपने यह जरूर देखा होगा कि, सार्वजनिक स्थलों पर बोर्ड, निर्देश, विज्ञापन, ‘क्या करें, क्या न करें’ लिखकर आम जनता को किसी भी गलत गतिविधि अथवा कार्य करने से आगाह किया जाता है, अवांछित तत्वों को रोकने के उपाय स्वरूप लिखा जाता है। स्कूल के आगे बोर्ड, ट्रेफिक सिग्नल और रेलवे क्रॉसिंग के निर्देश, होर्डिंग आदि पर लिखे गए निर्देश, सुशासन दूसरे शब्दों में कहें तो उत्तम अभिशासन, को बढ़ावा देते हैं।

निवारक सतर्कता सुशासन का पर्याय ही नहीं पूरक भी है:

❖ स्पष्ट रूप से देखें तो, तो आज आरम्भिक स्तर पर ही स्कूल/ कॉलेज में सतर्कता के सही मायनों से विद्यार्थियों को, जो देश के भविष्य निर्माता हैं, उन्हें निवारक सतर्कता के महत्व



श्रीमती सुमन सिंह
सहायक महाप्रबंधक
नई दिल्ली कार्यालय

- ❖ को समझाते हुए सुशासन की नींव को और पुख्ता बनाने का पुरजोर प्रयास किया जा रहा है, इसका मूल ध्येय है, **कैच देम यंग (catch them young)** अर्थात् आरम्भिक स्तर पर ही किशोर एवं युवा वर्ग को विभिन्न तरह के आयोजन, नुक्कड़ नाटकों, परिचर्चाओं, के जरिये जागरूक करना और सुशासन के लिए भावी पीढ़ी को तैयार करना।
 - ❖ सूचना का अधिकार नियम (2005) निवारक सतर्कता तथा सुशासन में महती भूमिका निभाता है। सूचना का अधिकार कार्यालय की कार्यशैली में बदलाव लाने का एक अच्छा उपकरण है, इसने बैंकों / संस्थाओं में पारदर्शिता को बढ़ावा दिया है, कार्यालय उचित रिकार्ड रखने को बाध्य हो गए हैं। कार्मिक ज्यादा जिम्मेदार और ग्राहक उन्मुख हो गए हैं, सेवाएं अधिक तत्परता से दी जा रही हैं, यह निवारक सतर्कता का प्रतिरूप भी है, क्योंकि इसने निवारक सतर्कता के मर्म को अपनाते हुए, सुशासन के लिए एक मंच तैयार किया है, वह दिन बीत गए, जब कतिपय कार्यालय, व्यक्ति विशेष गोपनीयता के नाम पर भ्रष्टाचार किये जाते थे।
 - ❖ तथ्यों का प्रकटन / त्वरित सेवायें / कार्मिक की जवाबदेही तय करना, कार्य निष्पादन रिपोर्टों में स्व-मूल्यांकन का प्रावधान भी निवारक सतर्कता के उपाय हैं जिससे, विश्वास और आत्म-विश्वास में अभिवृद्धि हुई है।
 - ❖ आपसी लेनदेन-व्यवहार तथा साथ ही साथ, भुगतान प्रणाली, कार्यशैली में पारदर्शिता को अपनाना आदि निवारक सतर्कता के साधन हैं और यही उत्तम अभिशासन या दूसरे अर्थ में कहें तो सुशासन को सुदृढ़ करते हैं।
 - ❖ बैंकों के परिप्रेक्ष्य में देखा जाये तो, ऋण की मंजूरी, संवितरण प्रणाली, गैर-निष्पादक आस्तियों के प्रबंधन, आवदनों की स्थिति, ई-प्रोडक्ट सभी में सुरक्षात्मक उपाय अपनाते हुए निवारक सतर्कता बरती जाना आवश्यक है, और यह अपनाई भी जा रही है।
 - ❖ निविदा / संविदा को दिये जाने सम्बन्धी निर्देशों के अनुपालन तथा अभिग्रहण प्रणाली के दुरुस्त प्रचलन आदि भी निवारक सतर्कता के प्रमुख उपकरण हैं, जिनसे हमारी कार्यालयीन कार्य-पद्धति में पारदर्शिता आई है, और इसके फलस्वरूप सुशासन की ओर हमने एक उम्दा कदम उठाया है।
 - ❖ ग्राहक प्रतिधारण में भी निवारक सतर्कता अहम भूमिका प्रतिपादित करती है, ग्राहक ही किसही भी कारोबार के प्राण हैं, किसी भी व्यवसाय या कारोबार को सक्रिय रखने के लिए ग्राहक जोड़ना किसी भी दौर में जहाँ बेहद आवश्यक होता है, वहीं उससे भी महत्वपूर्ण होता है, ग्राहक को सर्वदा के लिए जोड़े रखना। निवारक सतर्कता को अपनाते हुए हम आपसी विश्वास के जरिये अपने ग्राहकों के प्रतिधारण में निसंदेह सफल हो सकते हैं।
 - ❖ हमारे देश में विट्सल ब्लोअर को संरक्षण दिये जाने सम्बन्धी जो शुरुआत की गयी है, इससे निवारक सतर्कता में एक नवीन अध्याय जुड़ गया है। आम बोलचाल की भाषा में विट्सल ब्लोअर का शाब्दिक अर्थ है "सीटी बजाने वाला"। परंतु यदि इस शब्द को भ्रष्टाचार से लड़ने के उपायों के रूप में देखें तो इस शब्द का अर्थ "असहमति जताने वाला या पर्दाफाश करने वाला" होता है। चूंकि विट्सल ब्लोअर संस्था में चल रही अनैतिक, अवैध तथा धोखाधड़ी से संबंधित गतिविधियों को सार्वजनिक रूप से उजागर करता है, अतः इसकी भूमिका अत्यंत महत्वपूर्ण है, और यह वक्त की मांग भी है, इसके अपनाने से हमने सुशासन की ओर एक और कदम बढ़ाया है।
- निष्कर्षतः मानव संसाधन के विकास/संस्था के प्रति समर्पित भाव की अभिवृद्धि करने में भी निवारक सतर्कता ने जीवन-रेखा की भूमिका निभाई है, समय पर शिकायतों के निराकरण, विजिलेंस मामलों के निपटान, सुझावों पर ध्यान देने आदि जैसे उपाय कारगर सिद्ध होते हैं। साथ ही दैनिक काम काज में सतर्कता, अभिलेखों के रखरखाव में सावधानी, सूचीबद्धीकरण में सावधानी आदि में निवारक सतर्कता ने हमें सुशासन एक अभिनव पथप्रदान किया है, अतः यह कहना सार्थक है कि निवारक सतर्कता सुशासन का साधन है.....
- इसीलिए यह कहना युक्तिपूर्ण होगा कि:
- "निवारक सतर्कता ही है, सुशासन का मूलमंत्र**
इससे अभिसिंचित, पल्लवित, पुष्पित हमारा गणतंत्र"

TOPIC : CULTURE OF INTEGRITY FOR NATION'S PROSPERITY

Leaves and flowers in the plants and trees
 Open fresh with joyful dreams.
 Sparrows, hens, and smaller bees
 Freely roam with their gorgeous wings.
 Children, youths, and toothless teens
 Rejoice around in the morning breeze.
 Amidst this scene, we introduce
 Our queen of the land, Mrs. Prosperity.

Our beautiful queen is awaiting - for
 Our thoughtful king, Mr. Integrity.
 The journey of king towards our queen
 Is a poetic travel; just join with me.
 Just like,
 Two wings to fly, two wheels to glide,
 Our hero has both, to reach other side
 Those amazing two aspects are—
 Honesty and Unity, our guiding star

A simple meaning of honest is clear,
 "What you do when no one is near."
 Seems simple, yet it is effective,
 With honesty, we gain perspective.
 From home to work, it spreads its light,
 Starts with self then shining bright

And another wing, Unity,
 supports with - Three super spokes of amity.

First comes Economic Integrity with equal amount of
 opportunity:
 From pennies to billions, from poor to rich,
 A culture of integrity thrives – that's the pitch



Shri Gokulhasan S
 Assistant Manager,
 Erode Branch Office

Secondly comes Social Integrity:
 We do have lows and highs,
 But equality is essential in mind.
 With our thoughts and words,
 Our actions prevail, ensuring
 That we all are aligned.

Last but not the least, yet it's the most impacting,
 A need of the hour, it's truly demanding
 Environmental Integrity, an ultimate future's key,
 We humans are part of an ecosystem,
 And that's where we start our heroine's intro scene.
 With our infinite intelligence, Let's innovate solutions
 That make provisions to "Live and Let Live."

With all these ways, the king's destiny arrives,
 The awaiting queen, with hope she vibes.
 Let's come together, hold our hands,
 With heads held high, let the universe know
 That our founding stone is Integrity,
 Which makes us proud with prosperity.
 Let the king and queen together rule
 Our nation with absolute peace, as cherished Jewel.

CULTURE OF INTEGRITY FOR NATION'S PROSPERITY

A nation's wealth is not just gold,
But values that its people hold.
Integrity, the guiding star,
Leads us forward, near and far.

In honest hearts, prosperity grows,
Where truth and trust forever flow.
No shortcuts sought, no rules bent,
A culture built on pure intent.

With every promise kept with pride,
A nation's strength is amplified.
Integrity builds a future bright,
Where justice stands and wrongs make right.

Let every action, word, and deed,
Nurture trust, the vital seed.
For nations rise when values stay,
And integrity lights the way.



Shri Ankur Meena
Manager,
Lucknow Head Office

सुदृढ़, समृद्ध और श्रेष्ठ भारत

सत्यनिष्ठा की संस्कृति से,
 गुलामी के हर धब्बे को मिटाना है,
 खुशहाली से भरा एक नया भारत हमें मिलकर बनाना है,

भ्रष्टाचार का लगा जो ये रोग है,
 युवा खून को इस रोग से बचाना है,
 देखे जो सपने इस देश के वीर सपूतों ने है,
 उस हर एक सपने को असल में सच करके दिखलाना है,

अनेकता में एकता की ताकत से,
 नये आयामों को नित पाना है,
 खुशहाली से भरा एक नया भारत हमें मिलकर बनाना है,

चंदा चमके आसमां मे जैसे,
 राष्ट्र का नाम विश्व भर में कुछ यूँ चमकाना है,
 तरक्की और विकास की ओर कदम बढ़ाकर,
 ध्वज अपना शान से ऊंचा लहराना है,

अन्नदाता की हर पीड़ा हर कर,
 वापिस उसकी मुस्कराहट को लौटाना है,
 खुशहाली से भरा एक नया भारत हमें मिलकर बनाना है,



श्री पारस जैन
 सहायक महाप्रबंधक
 मोहाली शाखा कार्यालय

खेतों में हरियाली बनी रहे,
 बलिदान न केसरी रंग का भुलाना है,
 सफेद मुखैटों में छुपे आतंक के परिंदों को,
 रंगे हाथों दुनिया के सामने लेकर आना है,

स्वच्छता को जिम्मेदारी मानकर,
 सपना सुंदर और साफ़ हिंदुस्तान का,
 सच कर-कर दिखलाना है,
 कुछ इन्हीं इरादों के संग,
 राष्ट्र को शांति, संप्रभुता, और समृद्धि की ओर बढ़ाना है,
 खुशहाली से भरा एक नया भारत हमें मिलकर बनाना है।।

भ्रष्टाचार पर कविता

निजी हो या सरकारी महकमा, आम हो या खास जनता,
राजनेता हो या अभिनेता, भ्रष्टाचार सबको ही हर लेता
आचरण हो गया भ्रष्ट, लोगों का, बातों में भी दोगलापन है दर्शाता

तस्वीर भारत की जो आदर सदाचार की थी, भ्रष्टता ने उसे
बदहाल किया

रिश्त लेने-देने के प्रचलन ने, भ्रष्टाचार को आबाद किया
अमीरों का कार्य हाथों-हाथ हो रहा, गरीब बेचारा नौकरी से हाथ
धो रहा

नोटों की अदला-बदली में, इंसान ने खुद को ही है बदला
नेकी और ईमानदारी छोड़, अब ईमान बेचने को है चला
सच को छुपना पड़ रहा दुबक कर, और झूठ दौड़ रहा मनचला

भ्रष्टाचार आज पूरी तरह से छाया है, सब जाल माया ने बिछाया है,
दफ्तर अस्पताल, शिक्षण संस्थान, भ्रष्टाचार को सबने अपनाया है
व्यवस्था तब बिगड़ी है, जब राजतंत्र ने इसको पनपाया है



श्रीमती सुनीता
स्पेशल वरिष्ठ विकास सहायक
चंडीगढ़ क्षेत्रीय कार्यालय

आओ सब बनकर अग्निज्वाला, भ्रष्टाचार को जड़ से मिटाएंगे
जमीर अपना बिकने न देंगे, इमानदारी का गहना पहने रहेंगे
भ्रष्टाचार की जड़ें गहरा गई हैं, इनको सींचने, और नहीं देंगे

भ्रष्टाचार शब्द को निरुशब्द बनाना होगा, शब्दकोश से इसे
हटाना होगा

बच्चों को सच्चाई और इमानदारी का अमृत हमें पिलाना होगा
खुद बदलेंगे, बदलेगा जग, इसी व्यवस्था को हमें अपनाना होगा

CULTURE OF INTEGRITY FOR NATION'S PROSPERITY

Live the life with Integrity
 Make the world beauty and path for nation's prosperity
 True to yourselves and have courage to face
 Life is sweet and outcome will right which we chase

Be stand up what you believe
 See the change what you dream
 Nation's prosperity comes with Integrity
 Be open and be honest
 Always come with inner "wholeness"
 Do always the right things
 Even if no one is watching
 As Integrity is everything

Honesty, the rarest wealth
 Carry this character till the death
 Anyone can possess nothing to pay
 Priceless reward with lifelong joy
 Live the life with integrity
 Make the world more beauty and path for a prosperous
 society

Corruption free nation what we all dream for
 With honesty and integrity, can make our nation
 'Vikashit Bharat' be sure
 Never lose patience, a long way to go



Shri Sada Bihari Sahu
 Assistant General Manager
 (Library) Mumbai Office

With sincere effort, in right path always country will
 grow

Let's live with truthful life
 Not which is easy
 But what is right
 Choose courage over comfort life
 Practice values than preaching high
 Have a blissful and dignify life

Culture of Integrity- Trust, Accountability and
 Transparency
 That will make us a Corruption free society

With mutual respect, tolerance, and understanding
 Leads to social harmony and a more peaceful society
 With honesty and ethics in decision-making
 Inequality and Injustice will go away from society
 Culture of Integrity is vital for Nation's Prosperity
 Let's strive to Integrity for a better world and bright
 society.

CULTURE OF INTEGRITY FOR NATION'S PROSPERITY

FREEDOM: Freedom is a concept that has been pursued throughout history. It is a word that every child demands from their parents and every adult seeks from their workplace. However, what constitutes this liberating force? What is the resolution to the widespread yearning for freedom?

While often perceived as the ability to disengage from various constraints or a pathway to autonomy and personal choice, this understanding can be misleading. True freedom is not merely an absence of restrictions; it often feels elusive, tethered instead to the compromises and untruths we carry. In this context, integrity emerges as the cornerstone of genuine freedom, it liberates us from the ropes of our lies which bind us to the weight of our burdens.

I view integrity as a battle we must fight every day—a struggle filled with blood, sweat, and tears. It brings pain, suffering, and distress. This is the essence of the war we wage for integrity. While war often involves loss, it ultimately seeks a win for a worthy cause. Maintaining integrity is challenging, yet it remains the only path to living a meaningful life. It's a continuous battle, and we must bear certain burdens to be trustworthy, dependable, and loyal.

While relationships may be strained and we might lose jobs, the long-term benefits of integrity overshadow these temporary setbacks. In the end, those who disregard integrity will face the consequences. Integrity acts as a filter, revealing those around us who are deserving of our trust—real and honest individuals who will stand by us no matter what.

The unity fostered by practicing integrity is more powerful than any strength we may possess. Integrity promotes transparency and accountability, allowing individuals to operate without fear of exposure or deception. It cultivates an environment of unbreakable trust. By embracing integrity, individuals and organizations can experience profound freedom, enabling them to tackle challenges confidently and authentically. The unity that propels our nation forward outweighs any fleeting happiness we might find. Therefore, a culture steeped in integrity not only

enhances individual freedom but also drives national prosperity—it is the cornerstone of a nation's success. Although a nation's success relies on various factors, integrity is the first step to greatness.

Being morally upright isn't easy, especially in the current landscape of India. The

prevailing politics and deceit have fostered deep mistrust among fellow Indians. Education has increasingly become a commodity accessible only to those with financial means. For instance, 61 students achieved perfect scores on the NEET examination, yet those who worked hard may have been overshadowed by those who cheated on their way. Even these top scorers could not secure admission at AIMS Delhi. This reality highlights the cheating and dishonesty that will ultimately lead to unqualified doctors entering the profession, all because they could buy their way through the system.

Now, let us imagine a nation guided by hard work, dedication, consistency, and honesty. Would we then witness improvements in poverty, leadership, economic conditions, and foreign relations? Would we, as a nation, be better off if we practiced integrity?

I have observed that we would be way better off. A country's future depends on the individuals who work for it. If these individuals are honest and guilt-free, if they aren't enveloped in a web of lies, we will all do better for ourselves and ultimately better for the country.

Therefore, A nation's prosperity depends not just on economic policies, technological advancements, or natural resources, but also on the moral foundation upon which it is built. At the heart of this foundation lies integrity—honesty, transparency, and adherence to ethical principles. A culture of integrity is vital for sustainable development, good governance, and social cohesion, all essential for a



Smt. Nidhi Khurana
 Manager,
 New Delhi Office

nation's success and prosperity.

Integrity plays a crucial role in the very foundation of governance in India.

Integrity in Leadership

Leaders significantly influence the culture of a nation. When leaders in government, business, or civil society demonstrate integrity, they inspire trust and confidence among the people. Leaders with integrity prioritize the common good over personal gain, make decisions based on ethical considerations, and are accountable for their actions. This strengthens institutions and creates an environment where people can thrive.

A nation led by individuals who value honesty and transparency is more likely to implement policies that benefit all citizens. For instance, corruption—one of the biggest obstacles to development—is less likely to flourish in a system that values integrity. Countries with low levels of corruption, such as Denmark and New Zealand, consistently rank high in prosperity and development indices. If integrity is embraced in India, the country could significantly reduce corruption levels.

However, it is of immense significance that we understand the difference between a wise leader and a leader who values integrity. Wisdom is knowing what the right path is, Integrity is taking it. For instance, Ravana in the Ramayana was a highly knowledgeable and wise individual, yet his lack of integrity and failure to choose the right path led to his demise. While both occur as important qualities within every leader, one is incomplete without the other.

The Role of Integrity in Economic Growth

Integrity also has a profound impact on economic growth. Businesses that operate with integrity tend to build stronger relationships with customers, investors, and partners. Trust in the marketplace fosters innovation, investment, and entrepreneurship. Moreover, when businesses act ethically, they contribute positively to society, leading to job creation, better working conditions, and an improved quality of life for citizens.

Conversely, the absence of integrity in the business world can result in scandals, economic crises, and industry collapses. History has shown numerous companies that fell from grace due to dishonest

practices. By cultivating a culture of integrity, nations can build a resilient economy that benefits all sectors of society. International trade, too, thrives on mutual trust and respect among nations, which can only be achieved by deeply valuing integrity.

Integrity in Education and Society

For a culture of integrity to truly flourish, it must be instilled in citizens from an early age. Educational institutions play a critical role in shaping the values of young people. By promoting honesty, fairness, and respect, schools can mold future generations into ethical leaders and responsible citizens.

Parents and communities also have a crucial role. Upholding integrity in everyday life—through how we treat others and conduct ourselves in public—sets a standard for societal behavior. Nations that value integrity tend to experience lower crime rates, more cohesive communities, and a greater sense of shared responsibility. By modeling integrity, we can inspire younger generations to develop strong ethics and morals.

Prosperity Through Integrity in Governance

Good governance is the backbone of national prosperity. Governments that operate with integrity ensure that public resources are used efficiently and equitably. They enforce laws fairly, protect citizens' rights, and create policies that promote the well-being of all citizens, not just a select few.

Transparency in government actions fosters accountability and helps combat corruption, ensuring that public services such as healthcare, education, and infrastructure development effectively reach those who need them most. A government trusted by its people can achieve greater cooperation and support for national development goals, ultimately improving living conditions and standards across the country.

In Conclusion, integrity is the hard choice between what is convenient and what is right. Taking the right path will bring about great results. Integrity in a nation strengthens governance, drives economic growth, and fosters a more just and harmonious society. By promoting a culture of integrity at all levels—among leaders, businesses, educational institutions, and citizens—a nation can achieve long-term success and prosperity. It is a shared responsibility that begins with individual actions and extends to the highest offices of power. Only with integrity can a nation truly thrive.

सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि

देखो-देखो सुनो सुनो, भारत का जन मानस सत्यनिष्ठा की राह चल रहा,
 अब देश के दुश्मनों का समाधान हो रहा।
 नए भारत का निर्माण हो रहा,
 मेरा भारत सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि की ओर जा रहा।

अंदर बाहर सभी जगह सत्यनिष्ठा और ईमानदारी की नई कहानी लिखी जा रही,
 घूस-खोरों और भ्रष्टाचार को, अब जेल कोठरी नजर आ रही।
 सपना नए भारत का अब साकार हो रहा, विश्व गुरु बनने का अब उदगार हो रहा,
 मेरा भारत सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि की ओर जा रहा।

धन की क्या विसात है मन की पूँजी संजोए रखना,
 कड़वा तो मीठे से भी मीठा है, बस उसके पीछे का सत्य याद रखना।
 भू नम और जल, हर जगह परचम लहरा रहा,
 मेरा भारत अब सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि की ओर जा रहा।

भ्रष्टाचारियों ने जो सोचा भी नहीं होगा, कि ये दिन भी आएगा,
 अब तक कर ली ऐश, अब जीवन सलाखों के पीछे ही जाएगा।
 ये जो मनुष्य जीवन है बड़ा भाग्य से मिला,
 अब बुद्धि और विवेक से सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि का दीपक जला।



श्री दिनेश प्रसाद
 सहायक महा प्रबन्धक
 लखनऊ प्रधान कार्यालय

धन को सजोना ना, गठरी यदि ये पाप से भरी हो,
 वही संपत्ति फलीभूत है। जो अर्जित ईमानदारी से हो।
 सत्य कर्म करके भारत के सम्मान का सृजन करो,
 सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि की भावना को साकार करो।

झुक कर नमन कर रहा, हर कोई इस सत्यनिष्ठा की संस्कृति की धरा को,
 जीवन का आनंद ले लो, रख राष्ट्र की समृद्धि की भावना को।
 वसुधैवा कुटुम्बकम् के सही अर्थ का संचार हो रहा।।
 मेरा भारत सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि की ओर जा रहा।

मन शुद्ध कर, तन शुद्ध कर, नित वंदना में करता रहूँ,
 गुणगान सदा मातृभूमि का विश्वभर में करता रहूँ।
 हर सुबह हर शाम, हर सांस में नाम उसका जपता रहूँ,
 सत्यनिष्ठा की संस्कृति से राष्ट्र की समृद्धि का दीपक प्रज्वलित करता रहूँ।

PHOTO GALLERY

Visit of Shri P. Daniel, Secretary, CVC to SIDBI New Delhi Office on October 30, 2024



Capacity Building Training on Preventive Vigilance organised at BIRD, Lucknow.



Interactive session with CVO, UCO Bank at Kolkata Regional Office



Guest Lecture by Shri Shirish Sirdeshpande, IPS, Superintendent of Police, Anti – Corruption Bureau of Maharashtra, Pune at Pune Regional Office



Customer Outreach Program organised by Bangalore Regional Office



Customer Outreach program organised by Ranchi Branch Office



**Guest Lecture by Shri Sudhir Kumar, DGM, Vigilance
Department, SBI, Chennai addressing staff members at
Chennai Regional Office**



**Awareness activity with enterprises and women entrepreneurs
in Phanda block of Sehore to create sensitization on Vigilance**



WALKATHONS ORGANISED DURING VIGILANCE AWARENESS WEEK 2024

Walkathon organised at Janeshwar Mishra Park, Gomti Nagar Lucknow by Lucknow Regional Office



Walkathon organised at Bandra Kurla Complex, Mumbai by Mumbai Office



Walkathon organised at Ahmedabad



Walkathon organised at Chennai



Walkathon organised at Kanchipuram



Walkathon organised at Guwahati



Walkathon organised at Guwahati



Walkathon organised at Hyderabad



Walkathon at Central Park Jaipur



Walkathon organised at Minto Park Area, Kolkata



SENSITISATION PROGRAMS ORGANISED DURING VIGILANCE AWARENESS WEEK 2024

**Vendors meet on Preventive Vigilance organised by
Ahmedabad Regional Office on October 23, 2024**



**Sensitization Programme Conducted by Ahmedabad Regional
Office on October 29, 2024**



Sensitisation program conducted by Panaji Branch Office



Sensitization Programme Conducted by Coimbatore Regional Office



Sensitization Programme Conducted by Chandigarh Regional Office



Financial Inclusion Programme was organized by Chandigarh regional office for the unskilled, semi-skilled, Safai Mitras etc., in which detailed information about PM SVANidhi, MUDRA Yojana, Jan Dhan Yojana etc. was given.



Sensitisation program conducted at Gurugram Regional Office



Awareness activity with enterprises and women entrepreneurs in Phanda block of Sehore to create sensitization on Vigilance



Integrity Pledge being taken at Mumbai Office



Integrity Pledge being taken at Lucknow Head Office



