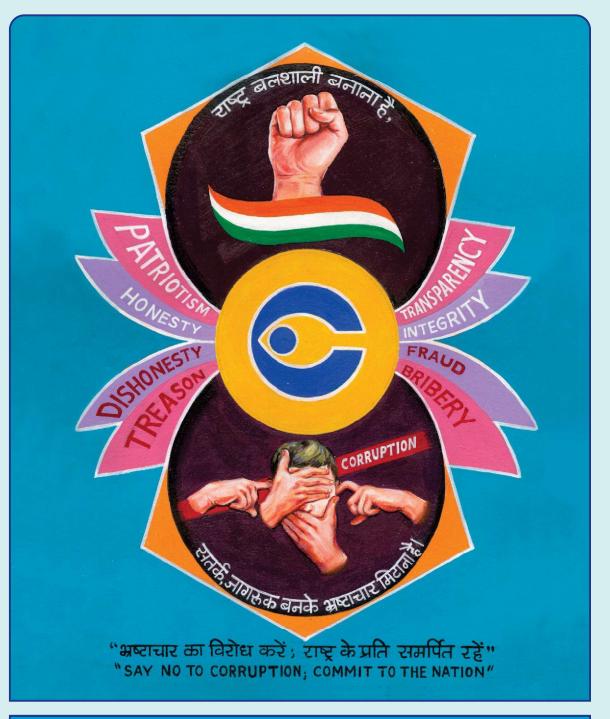
SUCHARITA

VOLUME: XXVI October - 2023





VIGILANCE DEPARTMENT

MAZAGON DOCK SHIPBUILDERS LIMITED MUMBAI - 400 010.



CMD & FUNCTIONAL DIRECTORS OF MAZAGON DOCK SHIPBUILDERS LTD



Shri Sanjeev Singhal
Director (Finance)
Additional Charge of Chairman & Managing Director



Cdr. Jasbir Singh, IN (Retd.)Director (Submarine & Heavy Engineering)



Shri Biju George Director (Shipbuilding)



Cdr. Vasudev Puranik, IN (Retd.)
Director (Corporate Planning & Personnel)





राष्ट्रपति भारत गणतंत्र PRESIDENT REPUBLIC OF INDIA

MESSAGE

I am pleased to know that the Central Vigilance Commission is observing Vigilance Awareness Week, 2023 from 30th October to 5th November, 2023 on the theme:

"अष्टाचार का विरोध करें; राष्ट्र के प्रति समर्पित रहें" "Say no to corruption; commit to the Nation"

Bringing about transparency and accountability in governance is one of the most important factors in ensuring all-round growth and development of the country. It is the collective responsibility of all the citizens of the country to fight for the ideals of ethics and integrity.

I solicit the participation of all the citizens of the country in joining the Central Vigilance Commission in this initiative. This year, CVC has also undertaken a three-month campaign on preventive vigilance measures.

I am sure that all these efforts will go a long way in spreading awareness and promoting the ideals of ethics and integrity in public life.

(Droupadi Murmu)

New Delhi October 12, 2023



MESSAGE

Happy to know that the Central Vigilance Commission (CVC) is observing Vigilance Awareness Week from 30th October to 5th November 2023 under the theme "Say no to corruption; commit to the Nation".

Corruption erodes the foundation of our democracy and poses a major hindrance to our growth and development. Vigilance Awareness Week serves as a powerful reminder of our collective responsibility to promote a corruption-free society and uphold transparency and ethical conduct in governance. The active participation of all government employees in Vigilance Awareness Week will contribute towards ensuring accountability in administration, which in turn will pave the way for a more virtuous society.

I extend my best wishes to the Central Vigilance Commission and the entire team of Vigilance Officers for their tireless efforts to foster a more ethical administrative ecosystem.

Jagdeep Dhankhar

New Delhi October 21, 2023



केन्द्रीय सतर्कता आयोग CENTRAL VIGILANCE COMMISSION



सतर्कता भवन, जी.पी.ओ, कॉम्पलैक्स, स्वॉक-ए, आई.एन.ए., नई दिल्ली-110023 Satarkta Bhawan, G.P.O. Complex, Block A, INA, New Delhi-110023 023/VGL/035

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25.10.2023 दिनांक / Dated.....

MESSAGE

Vigilance Awareness Week (30th October to 5th November, 2023)

Central Vigilance Commission is observing Vigilance Awareness Week, 2023 from the 30th October to the 5th November, 2023. Everyyear, Vigilance Awareness Week is observed as an outreach measure to create greater awareness about the importance of integrity and ethics in public life. The theme for this year is:

"Say no to corruption; commit to the Nation, भ्रष्टाचार का विरोध करें; राष्ट्र के प्रति समर्पित रहें"

As a prelude to Vigilance Awareness Week 2023, the Commission has sought the participation of all Central Government authorities/organisations to undertake a three-month campaign (16th August to 15th November) on preventive vigilance activities as focus areas. As a means of eliciting public participation while also disseminating information on vigilance matters, the Commission has launched a quiz on vigilance matters.

The Commission is also issuing three publications : (i) Best Practices in Vigilance Administration, (ii) Increasing transparency through the use of technology, and (iii) Public Procurement: Challenges and Way Forward. The idea behind these is to disseminate information regarding effective and innovative initiatives undertaken by different organizations to serve as a point of reference and a way forward.

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

(Arvinda Kumar) Vigilance Commissioner (Praveen K. Srivastava)

Central Vigilance Commissioner



FOREWORD

I am glad to note that Vigilance Department is bringing out the 26th edition of 'SUCHARITA', in-house journal on the occasion of Vigilance Awareness Week-2023, being observed from 30 October 2023 to 05 November 2023.

Vigilance has been an integral part of the management function and it has always assisted the organization in maintaining its core values such as Integrity, Transparency and Fairness. The main objective of observance of 'Vigilance Awareness Week' is to sensitize all stakeholders about the ill-effects of corruption and its consequences on the society and development of the nation. I believe that this edition of "SUCHARITA" shall re-affirm our ideals and beliefs about eradication of Corruption.

This year, the theme of 'Vigilance Awareness Week' is **"Say no to corruption;** commit to the Nation", "भ्रष्टाचार का विशेध करें; राष्ट्र के प्रति समर्पित रहें". We, at MDL, have always adopted Integrity and Ethics in our daily lives as we move ahead in our journey to contribute to India's development in the Shipbuilding sector.

I am glad that Vigilance Department is making sincere efforts in creating awareness about policies and guidelines through their various sensitization training / awareness programs, primarily focusing on preventive and participative vigilance administration. I appreciate the efforts taken by Vigilance Department in publishing 'SUCHARITA-XXVI' which is not only insightful but stimulates the thoughts of readers.

Sanjeev Singhal CHAIRMAN & MANAGING DIRECTOR

MDL/ Mumbai 25 October 2023



PREFACE

'Vigilance Awareness Week (VAW) - 2023' will be observed in MDL from 30st October to 05th November 2023. On this occasion, Vigilance Department is bringing out in-house Journal "SUCHARITA-Volume XXVI".

Vigilance is not a standalone activity. It should be everyone's responsibility. Corruption can be symptomatic of many social ills, so the fight against it must be multifaceted. The very purpose of vigilance awareness week is active participation of all stakeholders in fighting the menace of corruption and to promote integrity, transparency, fairness and equity in governance.

Corruption is a major obstacle to economic development. Corruption hinders growth and prosperity by distorting business activity, reduces investment, dampens the intended effect of policies, and hinders the functioning of institutions. Therefore, to promote integrity in all aspect of public life, this year the Commission has chosen the theme "Say no to corruption; commit to the Nation", "भ्रष्टाचार का विशेध करें; राष्ट्र के प्रति समर्पित रहें".

I am glad to note that in MDL, Vigilance functions are more proactive, participative and preventive and are an integral part of managerial function. Vigilance department is serving its intended 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, cooperative and whole hearted efforts of all of us, we can create a corruption free, healthy work environment in the organization.

Vigilance Department of MDL conveys its sincere thanks to Chairman & Managing Director and all functional Directors for their guidance and cooperation in making this celebration of 'Vigilance Awareness Week' a grand success.

Mahesh Chandra, IRSS CHIEF VIGILANCE OFFICER

MDL/ Mumbai 26 October 2023

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SYSTEMIC IMPROVEMENTS SUGGESTED & IMPLEMENTED

1. Pre-Employment Medical Examination (PEME) and Medical Fitness of Employees during Hospitalisation

1.0 **Brief Introduction:**

The employees recruited in MDL have to go under Pre-Employment Medical Examination (PEME) and obtain FITNESS certificate from Chief Medical Officer (CMO) before final selection in MDL. The guidelines of PEME exists in MDL since December 1993. As per Factory Act 1948 and Maharashtra Factory Rules 2010, all the employees have to undergo Annual Medical Examination by Certifying Surgeon.

1.1 Background:

Based on a complaint, the details of PEME Reports of an executive were checked by Vigilance department. Though the PEME was conducted as per prescribed procedure, it was observed that no official written correspondence was made by Medical Dept. to HR Dept. regarding repeat of certain medical tests. There was no provision to ensure that the candidate is appearing for medical tests after having some medicines to avoid detection of certain medical abnormalities. No specific transparent norms were followed while issuing the 'Fitness' certificate. Though the executive was declared FIT after getting satisfactory result of all tests, no proper records were maintained about the dates. Even the date on the FITNESS certificate was found to be prior to the actual fitness declared. There was no common reference between the request received to conduct PEME and the Fitness Certificate issued. As per extant practice, Conditional appointment letter is issued in advance, to the selected employee which is subject to fitness in PEME.

During investigation, it was also observed that the executive had skipped the Annual Medical Examination by Certifying Surgeon organised by MDL on some instances though it is statutory requirement and reminders were made by Competent authority to attend such examination. The records of the Annual Medical Examination of the executive w.r.t. his self-declaration were also found inconsistent.

It was also observed that the employees availing medical treatment while being hospitalised resume duty without obtaining 'Fitness Certificate' from CMO/MDL by using certain combination of sick leaves and other leaves thereby creating possibilities of health hazard in the organisation. In order to overcome all above shortcomings in procedures, the systemic improvements were suggested by Vigilance department.

1.2 Implementation:

As a systemic improvement the following directives are issued by D(CP&P) to the HR Department.

i) The selected candidate should be intimated through formal official correspondence





- (by hand/post/email) about his selection, applicable terms and conditions of employment and appearing for PEME. The confirmed Appointment Letter should be issued to the selected candidate, once he/she is declared medically 'Fit' by competent medical authority.
- ii) Whenever a candidate joins MDL from any other PSU or Govt. Organisation, his/her parent organization should be requested to submit his/her latest (as available with them) Medical Health Status Report and Report on any adverse remarks w.r.t. his conduct, through proper channel, for verification etc.
- iii) During PEME of selected candidate, if result of any of the specified tests are found abnormal and the repeat test after specific period OR declaring the candidate 'Temporarily Unfit' till such period, is felt necessary by the Examining Medical Officer/CMO, as per applicable PEME Rules, the same should be communicated by the Medical Department to the Candidate in writing through HR Department and the records should be properly maintained in the personal file of the candidate when selected.
- iv) The Format of Medical Certificate indicating status of the selected candidate as FIT / UNFIT as a result of PEME, should be revised to include At least the following specific fields:

Reference:	Ref. of communication from HR Dept to carry out PEME of the selected candidate.	
Date of PEME:	On which the PEME of the candidate is conducted by the Examining Medical Officer.	
Current Medication:	If candidate is on any medication as declared by the candidate OR as found out/observed by the Examining Medical Officer.	
Observations/Remarks:	To clearly indicate repeat test required (if any) OR any other observation related to past medical history as declared by the candidate OR as found out/observed by the Examining Medical Officer during PEME OR Further instructions for follow up action in case of 'Temporary Unfit' candidate.	
Final Remark:	FIT / Temporary Unfit / Unfit	
Date of issuance of the Fitness Certificate	Final Date on which the candidate is declared as FIT / Temporary Unfit / Unfit.	

- v) The reports of PEME should be scanned and soft copies should be maintained since the reports like ECG fade away over a period of time.
- vi) As per the extant Leave Rules, an employee is not required to produce medical certificate of fitness, to resume duty, if he/she applies any leave other than 'HPL for more than 2 days' even if he/she is hospitalised. In order to prevent any unfortunate incident on account of this in MDL, the Medical Attendance Rules should be amended to incorporate the following conditions.

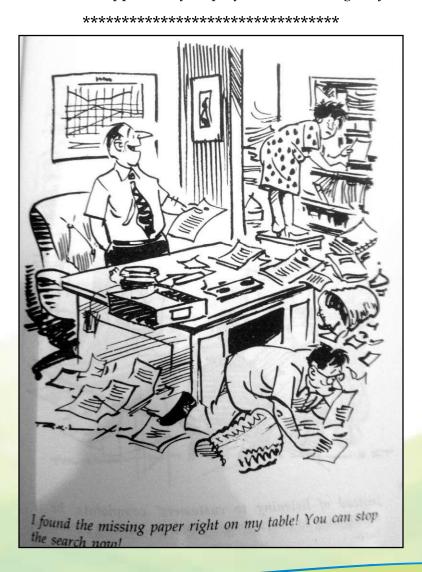




- ◆ Any employee must be declared 'Unfit' on MDL Dispensary's record while issuing Credit note, if hospitalisation is in any Panel Hospital. In case of hospitalisation in any non-panel hospital by any employee, the bills must not be processed unless the fitness certificate is produced by the such employee.
- Resuming Duty after discharge from any non-panel hospital, without the knowledge of CMO/MDL, should be considered as misconduct.
- vii) Annual Medical Examination by Certifying Surgeon for all employees in line with Factory Act 1948 and Maharashtra Factory Rules 2010 should be strictly carried out.

1.3 Impact and Benefits:

With the implementation of the above mentioned Systemic improvements, the record keeping and their traceability is improved. The possibility of any candidate hiding the illness during PEME is reduced and even if hidden, the accountability can be fixed. The improvement in procedure of declaration of employees as Fit/Unfit in case of hospitalization has eliminated any unforeseen and unfortunate medical incidents within MDL due to casual approach by employees for resuming duty.











SYSTEMIC IMPROVEMENTS SUGGESTED & IMPLEMENTED

2. **Systemic Improvements - Issues pertaining to Written Test for recruitment of Fixed** Term Non Executives.

Brief Introduction: 2.1.

An advertisement was published on MDL Corporate Website for "Recruitment of Nonexecutives on Fixed Term Basis for the period of 03 Yrs & which may be extended by maximum 01 Yr + 01 Yr"

Based on the schedule of Written Test received from department concerned Spot Check was carried out at 07 different locations where written Test for the different posts of Fixed Term Non Executives were going on. The spot check was carried out to check whether any suspicious things were happening at the examination location and to observe the conduct of examination from the perspective of fairness, transparency and equitability point of view.

2.2. **Background:**

Pertaining to written Test for the different posts of Fixed Term Non Executives, following observations were made:

- Purchase Order was placed on one of the service provider for conducting online written tests for various trades in 17 centres across the 7 cities in Maharashtra.
- As per placed PO, service provider is required to depute adequate trained manpower for conducting online tests.
- Service provider had issued multiple admit cards for single exam with different log in ID's and passwords.
- No signage board or way was observed at Examination centre, though as per PO SoW, service provider is required to arrange the same.
- Proper security and safety arrangements were not provided as indicated in POSoW.
- Adequate spacing between 2 candidates was not maintained during conducting of the Written Test.
- In PO SoW, penalty clause was not indicated properly.
- No Hindrance Register was maintained at Exam Centres.
- Gross violation of the Terms and Conditions specified in PO SoW were observed while conducting online Exam.





- Deputed observers were not aware about the procedures of Exam.
- Recruitment Section has failed to ensure that SoW as per PO is complied.

2.3. Implementation:

Based on the Spot Check, following systemic improvements have been suggested and requested for implementation:

- Scope of work needs to have clarity about the following:
 - Experienced Exam Centre Administrator needs to be deployed for which No. of years of experience needs to be defined in the contract.
 - b. Minimum number of manpower required per venue is to be defined.
 - c. Modalities to implement the penalty for non-adherence of SoW to be clearly specified in the PO/Tender.
- Clarity is needed in Advertisement w.r.t candidates appearing in multiple trades, including payment terms if such candidates are to attempt for only one Exam.
- HR Dept. should conduct one interactive session with observers as well as with service provider before scheduled date of Exam, so that they will check whether indicated SoW is properly implemented or not.
- Before conducting Online Exam, HR Dept. should compile the SoW regarding selection of Exam Centres/cities.

2.4. Impact and Benefits:

Due to the implementation of the aforesaid systemic improvements, there will be more clarity in the conducting of online exams in future with reliability, fairness, transparency and equitability in the recruitment of non-executives will be enhanced.









SYSTEMIC IMPROVEMENTS SUGGESTED & IMPLEMENTED

3. Systemic Improvement in Procurement of allowance list items of specific make & model.

3.0 Brief Introduction:

A requirement of "PROTO & DEWALT" and "FACOM' make tools for P15B project was published through MDL open tender.

3.1 Background:

As per the requirement of customer (Indian Navy) and P15B contract obligations, allowance list items (tools) were required to be procured based on specific "PROTO & DEWALT" and "FACOM" make from OEM authorised dealers. Accordingly, requirement was raised through open tendering. As per pre-qualification criteria published in tender, "Bidders should submit authorization letter from OEM along with their bids".

After publishing tender, so many queries were received from prospective bidders regarding Authorisation letter, modifications in part no's & description and also some of the tendered items were obsolete. One of the prospective bidders has raised the complaint w.r.t. OEM and specific authorization only from OEM. Accordingly, scrutiny of procurement process was carried out.

After investigation, it was observed that there were some minor lapses on the part of dealing executives such as TNC was not conducted properly, confirmation/clarification was not taken from OEM w.r.t. updating in their part list before indenting, verbal instructions were issued instead of written communication and price comparison was not carried out properly. Also all the documents were not verified by Dealing Executive before forwarding for Technical scrutiny.

However, these lapses didn't reflect any malafide intention. To avoid recurrence, some improvements were suggested.

3.2 **Implementation:**

As systemic improvements, the following were suggested and the same were implemented through a memorandum from the Functional Director concerned.

a) When the requirement is for OEM based items (i.e. for specific Make & Model), the dealing Commercial / Design Executive has to take confirmation from OEM regarding which part they are manufacturing in India and the % of value addition in local content. It will avoid post tendering complications and will save probable delay.





- b) TNC should stick to the PQC indicated in the tender and the same should not be overlooked.
- c) Dealing Commercial Executive is supposed to verify whether all the documents are received as per tender requirement before forwarding the same for Technical Scrutiny. After receipt of the TNC report, he needs to check whether all parameters indicated in tender covered in TNC. This will avoid post tendering complications.
- d) Special care should be taken in high value tenders, when requirement is for specific make/model and large in quantities.
- e) Dealing Commercial Executive should file/keep all the correspondence done with bidders properly in the file before forwarding to Vigilance Dept. for investigation.
- f) HOD/HOS should authorize executives for TNC (with proper written communication), as per delegation of power Table A of Purchase Manual. In case of verbal communication, the Executive concerned should obtain it in writing.
- g) When customer (IN) specifically instructs to consider benchmarking prices of OEM for comparison with quoted prices of L1 bidder, Dealing Commercial Executive should carry out this exercise, even when quoted prices of L1 bidder is less than Design Estimate so as to avoid the chances of compromise on quality of products.

3.3 Impact and Benefits:

With the implementation of the above mentioned Systemic improvement, the possibility of post tendering complications shall be avoided. Also, customer should get updated items as per their requirement w.r.t specific Make/Model.











SYSTEMIC IMPROVEMENTS SUGGESTED & IMPLEMENTED

4. **Contract Execution**

4.0 **Brief Introduction:**

A contract was placed on a vendor for construction at a site within MDL's premises. There was additional work allotted to the contractor during the execution of the contract which was successfully executed by the contractor prior to the official amendment of the order. After amendment of the contract the final RA bill was certified and payment was released.

4.1 **Background:**

As per internal audit observation, the interest on delayed submission of additional PBG was not recovered while making final payments. The contractor had submitted the initial performance bank guarantee (PBG) as per the contract terms. As per contract terms, interest @ Bench Mark Prime Lending Rate (BPLR) + 2% was applicable for delayed submission of PBG. The additional performance bank guarantee (PBG) w.r.t. increased contract value due to Growth of Work (GoW) was submitted by the contractor after the order was amended for release of payment.

During investigation, it was observed that the recovery of interest amount against the 'Delayed submission of additional PBG' as pointed out by Internal Auditor was not applicable w.r.t. contract terms since the requirement of additional PBG against additional work and its time line for submission were not specified in Purchase Order (PO) or its amendment. The additional PBG was demanded from the contractor as per extant practice and not as per PO Terms.

It was also observed that the first RA Bill certified by competent authority was having incorrect BPLR mentioned for deducting interest against delay in submission of initial PBG as per contract since the actual BPLR was not available with the executive certifying the bill.

4.2**Implementation:**

As a systemic improvement the following directives were issued based on the suggestion of the Vigilance department.

(i) The contracts placed by Technical Services (TS) Dept. usually have GoW during execution due to the nature of work being handled by the TS Dept. As a practice the Additional PBG w.r.t. additional Contract value due to GoW is generally invited from bidders. However, a suitable clause for the same should be framed and included in the "Purchase Manual for Works" (under preparation), specifying the requirement of additional PBG in case of GoW with enhanced value. Such clause should be incorporated in all future tenders / POs for works. The dates of allocation of GoW to contractor and the time line for submission of additional PBG (if applicable) should also be maintained on record.

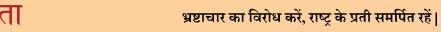


- (ii) The Auditee department, while responding to audit observations on matters involving role of another department, should consult that department. The response to Audit Observation should be based on the factually correct information and if any corrective action is required, the same should be completed in a time bound manner.
- (iii) The circular indicating interest rates (BPLR etc.) issued by HOD(F) is generally available on MDL intranet portal in the 1st or 2nd week of the quarter. In case, the said circular is not found on the portal for the current quarter, the Finance executives, responsible for Bill Passing should consult the executive(s) concerned in the Office of HOD(F) for the applicable interest rate instead of considering rates mentioned in the bill certification Memo.
- (iv) Bill certifying authorities, need to provide complete information about the dates of receipt of BG in MDL, Delay (if any) in submission of BG, required validity v/s actual validity of the BG etc. to affect the correct payment / recovery against the bill.
- (v) While certifying bills, any amount to be retained/deducted must be mentioned along with the reason in line with PO terms.
- (vi) Copies of all correspondences (internal & external) including prints of e-mails relevant to any procurement case must be maintained in the respective files of the Indenting/Commercial/User department.
- (vii) Errors (if any) in data/information communicated by any executive, if noted at later stage which has any significant impact either financial or non-financial, the records of correction should be maintained in respective file.
- (viii) All HOSs are to ensure strict compliance from executives who retire, resign, get transfer for proper handover as well as the new incumbent to take over all open issues including emails/correspondences.

4.3 Impact and Benefits:

The Systemic Improvements as implemented above will help clarity and transparency in PO terms as well as bill certification with improved record keeping.













INAUGURATION OF VIGILANCE AWARENESS WEEK 2022



















INAUGURATION OF VIGILANCE AWARENESS WEEK 2022



















SANSKAR SE SAMRIDDHI



Shri Sanjeev Singhal **CMD**

The senior management of MDL was of the view that the synergies across the yard could be improved by working on the Employee engagement. On deeper analysis, it was observed that the various departments of the yard were working in silos and considering the layered structure of the Organisation's hierarchy, there was no way for the voice of the grass root level employees reaching the top echelons.

Along with the Director (Corp. Planning & Personnel) and team HR, it was thought to structure an interactive programme with the employees of the Company with a view to bring about a Cultural change and Synergies across the Shipyard. Various models were deliberated. On brain storming, it was evident that an interaction with all the employees (approx. 6500 numbers) would be unviable on multiple counts including lack of such large space where all the employees can assemble. Further, addressing such a large gathering would result in only a one-way communication from the Management to the Employees, whereas the primary purpose was to engage the employees by listening to their issues. Post deliberations, it was agreed to have more focused sessions with small groups where the interaction is semi-formal and conducive for the employees to open up.

Considering that MDL has an auditorium, 'Sagarika', with a capacity of close to two hundred personnel, it was decided to conduct interactive sessions with around 200 employees every week. First session in the series was rolled out on 09th March 2023. The endeavour has been to conduct one such session every week. Except for a few occasions where the interactive session could not take place due to the travel or work schedule of administrative exigencies, the sessions have been conducted with remarkable regularity every week and the 25th interactive session was successfully conducted on the 09th October 2023. As the programme is aimed at bringing about a cultural change across the organisation, it has been aptly christened as "Sanskar Se Samriddhi".

The programme reflects a proactive approach to foster better communication, engagement, and collaboration within the organisation with the following broad objectives,

- Providing opportunity to the lowest level employee to connect and interact with the top management directly.
- Improving employee morale, enhancing transparency, gathering valuable insights and b. strengthening the overall work culture.
- Instilling the concept of 'One Family, MDL One Family, One Future' amongst all c. employees.



- d. Sharing the overall status of the Organisation with the employees Order book, Future Outlook, Financials, Achievements and Challenges.
- e. Any good work being done in pockets across the organisation, including the issues faced at work place and resolved through Quality Circle mechanism.

Broadly, the sessions are structured as below:

- a. Presentation about the company showcasing a brief about the various Ongoing projects, Financial status, Order Book position, Future outlook of the Company, Infrastructure, Awards & Accolades, major milestones achieved, etc. with an aim to equip all the employees with the Company related information in a uniform manner thereby eliminating the scope of any mis-information or apprehension with regard to the future of the Company.
- b. Various QC teams of MDL showcase the production related issues resolved successfully using in-house problem solving methodologies. The interaction helps in educating the employees with regard to various QC techniques and works as a catalyst to come forward and address many more issues that the employees might be facing in discharge of their day-to-day functions.
- c. CSR initiatives being rolled out by the Company and their impact on the society. This provides information to the employees with regard to their contribution towards the society and its positive impact on the lives of the people who may not be equally fortunate.
- d. A brief on the issues flagged by the employees in any earlier session and how the same has been addressed.
- e. Interactive session with employees where the employees are encouraged to flag any issues that prevent them from achieving their full potential, issues that adversely impact the efficiency / productivity of the organisation, issues relating to Safety, Hygiene & Sanitation, etc. Employees are discouraged to raise any personal issue as other structured forums exist to address the same. The issues / suggestions are directly flagged to CMD and D (CP&P). Wherever feasible, the issues / concerns raised are clarified on the spot itself. Other issues that would require certain decisions / processes to be addressed, are noted down for necessary action. The Name, Employee number and Department of the employee is also recorded for subsequent communication to the employee on resolution of the issue.
- f. The interactive session ends with MDL oath administered to all employees present in the auditorium with a view to re-inforce the message of One Family and that the Company belongs to them and they would do whatever may be necessary for the prosperity of the Company and shall not indulge in any act that harms the Company and brings dis-repute.

In 25 sessions till 09th October 2023, more than 3600 employees out of a total of 6000 employees have been covered through these interactions. Balance employees are planned to be covered in due course.

Over these 25 sessions, a total of seventy issues were flagged by the employees of which 59 issues have already been resolved and balance 11 issues are in the process of being resolved. Some of the





important issues that were flagged and duly resolved are tabulated below,

Sl. No	Issues	Status
a	Shortage of Tools	The immediate shortages have been addressed through direct emergency procurement. Structures have been put in place whereby the concerned department interacts with the Operatives on regular basis to understand and resolve the issue on priority.
b	Issue of Boiler suits and Safety Shoes	5000 Boiler suits have been procured and distributed among the employees. Remaining are under procurement and shall be made available by Nov 23. Similarly the immediate requirement of Safety Shoes has been met.
С	Non-availability of Toilets for Lady employees where the number of such employees is very few.	One toilet each in Pipe shop and Sheet Metal shop has been installed and operational. Toilets at other locations are being spruced up.
d	Ventilation problems on Ships	Contracts placed for providing cool air and exhaust on one ship of P17A. For the other ships, the roll out is in process expected to be in place by end of Oct 23.

There is a significant positive impact on the overall morale of the employees and they are more involved with the Organisation. The programme facilitates decision making processes by providing a platform for stakeholders to discuss options and reach consensus. It also allows the organisation to gather feedback from the employees, ensuring improvements and changes. These sessions also help in dissemination of knowledge and best practices within the organisation.







SANSKAR SE SAMRUDDHI-PHOTOS



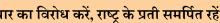


















SANSKAR SE SAMRUDDHI-PHOTOS













SE STORE

श्रष्टाचार का विरोध करें ; राष्ट्र के प्रति समर्पित रहें SAY NO TO CORRUPTION; COMMIT TO THE NATION



Shri Mahesh Chandra CVO/MDL

Vigilance Awareness Week, observed from 30th October to 5th November 2023, with the theme "Say no to corruption; commit to the Nation," is an annual event that emphasizes the importance of integrity, transparency, and accountability in our society. Corruption, a persistent and pervasive problem, poses a significant threat to the development and progress of any nation. This year's theme serves as a clarion call for individuals and institutions to stand together against corruption and pledge their commitment to the nation's well-being.

Corruption is the misuse of entrusted power for personal gain. It can manifest in various forms, such as bribery, embezzlement, favouritism, and nepotism. It occurs in both public and private sectors, affecting government officials, businesses, and individuals. Corruption distorts decision-making, allocates resources inefficiently, and perpetuates inequality. Corruption is just another type of tyranny. Corruption, on the other hand, is a struggle that a common man/woman encounters every day in order to maintain his or her fundamental rights and other benefits as human beings granted by the Constitution. It undermines the rule of law and hampers economic growth, posing a serious threat to the well-being of nations. Saying no to corruption is not just a moral obligation; it is an essential step towards building a just, prosperous, and equitable society.

Consequences of Corruption: Corruption, in all its forms, poses a significant threat to the well-being of nations. Its effects are far-reaching and detrimental in several ways:

Erosion of Trust: Corruption erodes trust in government institutions and public officials. When citizens perceive that their leaders are corrupt, they lose faith in the ability of the government to serve their interests.

Economic Consequences: Corruption hinders economic growth by deterring foreign investment, discouraging entrepreneurship, and increasing the cost of doing business. It diverts funds away from essential public services, such as healthcare and education, to the pockets of the corrupt.

Social Injustice: Corruption can lead to unequal access to opportunities and services, as those with money and power gain an unfair advantage. This fosters inequality and social injustice.

Weakened Rule of Law: Corrupt practices weaken the rule of law as individuals with connections can often escape justice. This undermines the foundation of a just and orderly society.

Undermining Democracy: Corruption can subvert the democratic process by allowing the wealthy and influential to manipulate elections and decision-making in their favour.

Poor Service Delivery: Corrupt practices in public services lead to the delivery of subpar services,



undermining the well-being of the people. It affects healthcare, education, and infrastructure, leaving the vulnerable in dire straits.

Major causes of corruption in India

Lack of effective management and organization: Due to lack of proper management and poor organization, respective departments are malfunctioning. This leads to coordination and control failure among the departments and levels of the organization. This uncontrolled and unsupervised administration leads to corruption. Besides that, the appointment of inefficient and incapable managers and executives on various levels of the hierarchy also leads to mismanagement. Therefore, the only cause of wrong appointments is corruption. Hence, corruption breeds corruption.

Lack of economic stability: Economic crisis and hike in price are significant reasons for corruption in India. This leads to unemployment and a change in the lifestyle of people. It further develops a feeling of insecurity in the minds of the people, especially the poor. Most people cannot face this terrible situation and to employed and to maintain a decent standard of living these people take recourse to illegal and immoral activities. Due to their past experiences, they deny working hard again and instead make various irregular short cuts for achieving their goals.

Lack of values: When it comes to values, it has to be the grooming done by the family and the school. Home and educational institutions play a significant role in moulding the character of an individual. Lack of moral values taught in the early years of childhood could lead to corrupt children because children imitate their parents. If the parents are corrupt, then it is most likely that the child will also become corrupt.

Lack of good control and vigilance: In India, some agencies work day in and day out to prevent corruption. There are several anti-corruption laws too. Some officials of these agencies get tempted towards illegal commissions and leave corrupt people without a penalty or punishment. Honest officials are required, and more such agencies must be established.

Elections: The time of elections, be it the Lok Sabha or the Vidhan Sabha, corruption is at its peak during this time. Prominent industrialists fund politicians to meet the high costs of elections and ultimately seek personal favour. Bribery to politicians gets to influence, and bribery by politicians gets votes. To get elected, politicians bribe the poor and the illiterate.

Lack of decent remuneration: In the private sector, employees gets the final call on deciding the salary and the benefits of employment. He has complete autonomy and has no pressure from the government. Due to this reason, many employers pay less for more work, which is a classic example of the capitalist mode of production. Even if they work to their fullest, the employers make the most money and exploit the working class or their employees. Employees get frustrated and adopt illegal means to make their earning better and their future secure.

Saying No to Corruption

Saying no to corruption requires a collective effort involving citizens, government bodies, businesses, and civil society. Individuals must pledge to uphold the highest standards of integrity in their personal and professional lives. It involves refusing to engage in corrupt practices, even



when faced with temptation or coercion. It means reporting corrupt activities when witnessed and actively promoting a culture of honesty and transparency. Here are some ways to commit to a corruption-free nation

Promote Transparency: Transparency is a powerful tool against corruption. Governments, businesses, and institutions should maintain open and accountable practices. Access to information and decision-making processes should be readily available to the public.

Strong Legal Frameworks: Enforcing stringent anti-corruption laws and regulations is vital. A robust legal framework, coupled with an independent judiciary, acts as a deterrent to corrupt behaviour.

Encourage Whistleblowing: Protecting and incentivizing whistle-blowers is crucial in the fight against corruption. Whistle-blowers play a critical role in exposing corrupt practices and holding wrongdoers accountable.

Education and Awareness: Raising awareness about the corrosive effects of corruption is essential. Educational institutions and civil society organizations can play a significant role in fostering a culture of integrity and ethics.

Public Participation: Engaging citizens in decision-making processes and involving them in oversight mechanisms can help combat corruption. Active citizen involvement creates a powerful check on corrupt activities.

Ethical Leadership: Leaders in both the public and private sectors must set an example by adhering to the highest ethical standards. Their commitment to transparency and integrity can have a cascading effect on the entire organization.

Educate Yourself: Understand the different forms of corruption and how they harm society. Awareness is the first step in combatting corruption.

Report Corruption: If you encounter corruption or unethical behaviour, report it to the relevant authorities or use whistleblowing mechanisms.

Vote Responsibly: Choose leaders who prioritize anti-corruption measures and support policies that enhance transparency and accountability.

Responsible Media: A Media which is responsible will gather, analyse, organize, present and disseminate information neutrally to create public awareness and help in undertaking reforms to overcome corruption. Nevertheless, its ability to garner political support and mislead the people should not be underestimated.

E-Governance: Corruption in India can be reduced by increasing the contact between the government and the governed. E-governance could help a lot in this regard. E-government refers to the communication between Government-to-business, Government-to-government, government-to-employees as well as the interaction between the entire governmental framework through information and communication technology (ICT). This will enable the important exchange of information, with the RTI also helping this process.







Commit to the Nation

Committing to the nation means recognizing that a prosperous, equitable, and just society is in the best interest of all citizens. It means holding public officials accountable for their actions and decisions. Committing to the nation involves fostering an environment where meritocracy and fairness prevail over nepotism and favouritism. It also means supporting and participating in initiatives that promote transparency, accountability and good governance.

Importance of Vigilance

Vigilance is the watchful and alert attitude required to detect and prevent corruption. It plays a crucial role in ensuring that public resources are used for their intended purposes and that decisions are made in the best interest of the nation. Vigilance promotes a culture of honesty and discourages corrupt practices by holding wrongdoers accountable. It is the cornerstone of building a corruption-free society.

Role of Institutions

Institutions, both public and private, have a significant role to play in the fight against corruption. Government institutions should establish robust anti-corruption mechanisms, promote transparency, and create an environment where whistle-blowers are protected. Businesses should adopt ethical practices, implement strong corporate governance, and ensure fair competition. Educational institutions must instill values of integrity in their students. Civil society organizations can serve as watchdogs, advocating for transparency and accountability.

Challenges in Eradicating Corruption

Eradicating corruption is a complex and long-term endeavour. Corruption often thrives in environments where rule of law is weak, and there is a lack of political will to combat it. It is sustained by networks of individuals who benefit from corrupt practices and, in some cases, by deeply ingrained cultural norms. Overcoming these challenges requires the joint efforts of all stakeholders.

"Say no to corruption; commit to the Nation" is a compelling theme for Vigilance Awareness Week in 2023. Corruption poses a grave threat to the well-being of a nation and it is our collective responsibility to combat it. To do so, we must reject corrupt practices and pledge our commitment to the betterment of our nation. A corruption-free society is essential for sustainable development, social justice and the overall prosperity of a nation. Through vigilance, integrity, and a strong commitment to the nation, we can build a brighter future for ourselves and future generations.

Sources: Legodesk, Team SY







INTERACTIVE SESSIONS BY EMINENT SPEAKER (SHRI KANWALPREET, DIRECTOR (PROCUREMENT POLICY), MINISTRY OF FINANCE



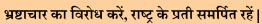


















INTERACTIVE SESSIONS BY EMINENT SPEAKER (SHRI KANWALPREET, DIRECTOR (PROCUREMENT POLICY), MINISTRY OF FINANCE



















SAY "NO" TO CORRUPTION; COMMIT TO THE NATION



Shri T.J. Jacob AGM (Vigilance)

Central Vigilance Commission(CVC) has been observing Vigilance Awareness Week (VAW) every year since the year 2000 as an outreach campaign to spread awareness against corruption among citizens, especially among youths and students. Topic for VAW-23 is SAY "NO" TO CORRUPTION; COMMIT TO NATION.

At the very outset, let's understand the broader meaning of "Corruption".

1. How to define "Corruption"?

- Corruption is dishonest or immoral behaviour or activities.
- Corruption is the process of making somebody/something Corrupt.
- Corruption is a deceitful behavior that people in positions of power exhibit for personal gain. It can lead to distrust between the parties involved. On a broader note, it will weaken the system and hinder the economic growth of the Nation.
- Corruption, as per Wikipedia, is a form of dishonesty or a criminal offence which is undertaken by a person or an Organization which is entrusted in a position of authority in order to acquire illicit benefits or abuse power for one's personal gain.

As per CVC Manual-2021, Corruption undermines our developmental efforts and thus weakens democratic institutions. Corruption is manifested in various forms such as bribery; nepotism; wilful action or wilful inaction to benefit someone or to deny benefit to someone known or unknown; favouritism; failure to follow laid down processes leading to unintended benefit to someone or denial of benefit to the deserving.

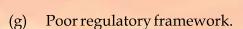
2. <u>Common causes of corruption:</u> (As per CVC Manual-2021)

The common causes of corruption in the case of public servants, could be:

- (a) Excessive regulation & licensing.
- (b) Complicated rules and regulations.
- (c) Monopoly over delivery of goods / services.
- (d) Lack of transparency.
- (e) Lack of accountability.
- (f) Too much discretionary power.







- (h) Poor grievance redressal mechanism.
- (i) Very low rate of detection of corruption.
- Lack of condemnation of corrupt practices by the public. (j)
- Absence of a formal system of inculcating values, ethics & integrity. (k)
- <u>Inadequacy of regular / periodic / surprise checks.</u> (1)
- (m) Rigid bureaucratic framework / processes.
- Lack of awareness about rights, duties, procedure to complain, rules, laws, etc.

Potential areas of corruption:

Although potential areas of corruption are specific to organisations / sectors, there are some broad areas common to all organisations, which need special attention while putting in place a system of preventive vigilance-eg. **Procurement**, **The disposal of goods** (the reverse of procurement) and services, HR management, Delivery of services to public & **Enforcement Divisions.**

Apart from corruption in public domain, we also have corruption in private domain between individuals and business men.

4. **Corruption vs Lack of Integrity**:

Corruption has been deeply rooted in the Society around us. One needs to have the guts & will power to say "NO" to corruption. A person with integrity can only say NO to corruption. Integrity is such a word that it has to be 100%. There can't be a person with partial integrity (say 75 % or 90%).

"Integrity" is nothing but Value in action, Always, whereas "Ethics" is Value in action. ie. A person who always sticks to Ethics in all the fields can be called a person of Integrity.

There are three different circumstances wherein one may be placed:

- i) Posted in a place/dept where there is no opportunity to do corruption.
- ii) Posted in a place/dept where there is scope for doing corruption, if manipulated cleverly.
- Posted in a place/dept where there is ample scope for large scale corruption.

In the 1st instance, it is possible that one may not do any corruption as the work environment as well as the people around are behaving in a non-corrupt manner.

In the 2nd instance, it is possible that one may end up in doing corruption, given a chance. Mostly, fence sitters are vulnerable to this type of corruption.

But consider the 3rd instance where one is placed in an environment where there are enough avenues for doing corruption as well as all the people around are also corrupt. Integrity of a



person is measured when he/she is placed in such a position. A person of Integrity can never even imagine doing a corruption in the 2nd & 3rd scenarios whereas Fence sitters as well as corrupt people will most likely end up in doing corruption.

The **Santhanam Committee** set up in the year 1962 to study important aspects on the evils of corruption in Indian society made the following observations about the role of society at large in the fight against corruption, which holds true to the day:

"In the long run, the fight against corruption will succeed only to the extent of which a favourable social climate is created. When such a climate is created and corruption becomes abhorrent to the minds of the public and the public servants and social controls become effective, other administrative, disciplinary and punitive measures may become unimportant and may be relaxed and reduced to a minimum".

5. <u>Corruption Scenarios:</u>

Schools which are supposed to mould the kids during their formative period are indulged in Corruption when they seek Capitation fee/Donation etc from the parents. Some school Managements give salary to teachers, but later ask the teachers to pay back a portion of it in Cash.

Similar situation can be seen in many organizations too where outsourcing is done in large number.

Political arena is also witnessing rampant Corruption, though measures are being taken to curtail it to a greater extent.

Religious institutions also can't be spared from corruption.

6. Analysis of a day in office can bring in many such possible situations, which are of nonethical/corrupt practices, as mentioned below:

- a. Grace period of 10 minutes is given to employees, though in true spirit it is meant for only those who commute from far off places. But people who stay nearby can misuse this facility of 120 minutes' grace period in a month (@ 05 minutes on 24 days) and can punch in daily 15 minutes after the scheduled IN time (eg. 09:15 hrs instead of 09:00 hrs).
- b. Going out immediately after punching for tea/smoking etc.
- c. Spending more time in Executive Mess/Canteen (during breakfast, Lunch & evening snacks).
- d. Moving out of the Yard during working hours without punching OUT, carrying out various personal jobs and then coming back without punching IN.
- e. Clubbing personal jobs with official jobs while going out from the company and coming back only on completion of personal jobs.
- f. Availing AOD facility in lieu of personal works done outside.
- g. Seeking late approval for AOD, wherein the Approving Authority forgets what the





- person has actually done on the date of AOD being applied for.
- h. Following a shift timing different from the assigned one.
- i. Changing one's own shift timings to suit the late comings, thereby saving deduction of leave for cumulative late comings.
- j. While working on Outdoor duty, being absent from work place to do personal jobs.
- k. Not availing any leaves while being on Outdoor duty
- 1. Availing extended lunch hours (by stretching the 30 minutes to 1 hr and beyond).
- m. Using official vehicle for personal use by unauthorized executives; even for pickup & drop from Home/ office.
- n. Less work during normal working hours so that more OT can be claimed (Non-executives).
- o. Allotting un-restricted OT to non-executives without proper monitoring of the jobs.
- p. Cash deal/EMIs of loans in lieu of additional OT given by executives (as per some anonymous complaints received).
- q. Partying with Vendors, after office hours.
- r. Enjoying free tours, sponsored by vendors.
- s. Favouring selected vendors.
- t. Misusing Executives' Mess by Staff and others who are not entitled.
- u. Taking decisions without applying mind/due diligence.
- v. Taking partisan approach towards subordinates/colleagues.
- w. Favouring those who are not the best at work but who are of personal use.
- x. Claiming incidental on week days & Saturdays without contributing anything to the Company.
- $y. \quad \ \ A vailing \, sexual \, favours \, from \, the \, house keeping \, team.$
- z. Touring outdoor with the housekeeping lady staff.
- aa. Making fake sexual harassment complaints to malign colleagues.
- bb. Making Anonymous / Pseudonymous complaints to malign others.
- cc. Partying at Executive's house in which people from various streams of the company with varied interests come together.
- dd. Availing Residential quarters even when own house is there within the prescribed municipal limits.
- ee. Maintaining extra marital affairs in office as well as with even spouses of colleagues.





- ff. Availing free food from Executive Mess/Guest house etc.
- gg. Misusing Company's manpower for personal use.
- hh. Utilizing company's manpower by the Firm of spouse of executive and getting the job done.
- ii. Taking lump sum amount by Subcontractor (i.e. man power provider) from Outsourced employees.
- jj. Taking disciplinary action first on Non-executives and then using hidden tactics of bribery to settle the issue.
- kk. Denying promotion to the deserving ones.
- ll. Transfer of those whom the superior does not like, irrespective of the job profile.
- mm. Not putting sufficient man power where it is really required so that chances of committing mistakes are reduced.
- nn. Transferring the responsibility to another person's shoulders, with a malafide intent.
- oo. Making false declarations about qualifications, experience, medical conditions etc. especially at the time of joining.
- pp. Hiding medical issues at the time of joining the Company and later getting treatment for chronic diseases which were not declared earlier, thereby incurring huge loss to Company.
- qq. False declaration of dependents.
- rr. Claim of various reimbursements by producing Fake/tampered bills.
- ss. Certifying false challans/documents to favour contractors, which has far reaching consequences as that will be at the cost of quality and cost.
- tt. Not purchasing uniform dress/ materials but submitting reimbursement claims on fake bills, in collusion with known vendors.
- uu. Staying in hotel room with less rent but arranging inflated bills & submitting the same while settlement of Travel Claims.
- vv. Consuming alcohol within company premises.
- www. Misinterpreting the guidelines of various Manuals and using them for personal gains, with malafide intentions.
- xx. Cutting of usable steel plates/ seats etc meant for ships and Submarines into smaller pieces; declaring them as scrap and then disposing off the same, in collusion with various sections/ agencies.

These are only some of the likely situations. On going through the above, let's find out whether we come under any of these.







7. **Way Ahead:**

Through corruption, the public exchequer is getting exhausted. Hence the goal of each citizen of the Nation should be to seal the leakage through corruption.

Attitude of not doing corruption should be in one's DNA. A person's integrity can be defined on the basis of what he/she does in private when he is not watched by anybody or when he feels that he is not being watched by anybody.

One needs to be proactive to arrest the spread of corruption in the public domain. Promoting integrity and eradication of corruption cannot be achieved only by the efforts of anti-corruption agencies. It needs the active support and participation of the citizens and social institutions. Public participation plays a vital role in the fight against corruption.

As far as political corruption is concerned, the best weapon in the hands of common man is the voting right. If, irrespective of party affiliations, the common man refuses to vote for the corrupt leaders, it can put an end to political corruption.

8. **Commitment to Nation:**

In addition to saying **NO** to Corruption, you and me need to commit to the Nation, thereby becoming part of Nation building. Nation wants such a **Commitment** from all its citizens. Awareness on Corruption, its ill effects & methods to curb corruption should be made part of curriculum from Primary Classes onwards.

Saying **NO** to corruption should not just be a choice but a necessity for the overall progress of the society and Nation.

In case of Govt/Public servants, each employee should feel that he is a stakeholder of GoI or of that Organization (not in terms of shares of the company). Corruption of any sort will reduce the profit of the organization. Hence, it is the collective responsibility of each employee to prevent corruption. "Who cares" attitude needs to be changed. When we notice corruption around us, it should be highlighted and brought to the notice of the concerned, thereby exposing the guilty and bringing them to book.

It is not the **siphoned Amount** but the **corrupt mind** which matters. A corrupt mind will always work like a well-oiled machine but with devilish thoughts. It is a proven fact that the most corrupt employees belong to the hardworking group; not vice versa.

If a person says, "Income Tax dept will catch me, if I make a financial mistake", then he is not a man of integrity.

In the same way, if a person says, "Vigilance dept will be after me, if I deviate from the procedures", then he is not to be treated as a man of Integrity.

This feeling should come from within.

Individually, and collectively let's take the decision that there will be no compromise on corruption, by saying NO to corruption and acting accordingly, thereby COMMITTING to the Nation.







CVO'S INTERACTION WITH MDL EXECUTIVES - 14 NOV 22





















CORRUPTION: HOW, WHY, IMPACT AND REMEDY



Cdr D. K. Jain, IN (Retd.) ED (PS-P75)

Growing worldwide concern over corruption needs no emphasis. It is well understood by all that corruption can be a major obstacle in the process of economic development of our country.

Economic Rent

The concept of economic rent (or monopoly profit) is of paramount interest in analysing corruption. Economic rent arises when a person enjoys something unique or special in his control. For example, an official working in the business license issuing office of a ministry. Suppose this official has the responsibility of typing, stamping the official seal, getting the appropriate signatures and delivering the authorization letter that grants permission to business enterprises to engage in a certain line of economic activity, businessmen to hasten the process are willing to pay a price to expedite this service. Hence the official can use his official position to acquire economic rent from his clients. A useful approach to find out the amount of his economic rent is to think of what he can earn if he is fired from the licensing office. If the next best thing he can do when he loses his government job is to become a taxi driver then the difference between his earnings at his new job and his intake as a public official is his economic rent.

Discretionary Powers

Discretionary powers represent another key concept in corruption. They arise because it is not possible to devise rules and regulations that are watertight and foolproof and will take care of all contingencies that can crop up in trying to control or direct an economic activity. Hence, some flexibility and discretionary powers will have to be given to administrators in interpreting and implementing rules.

Accountability

Accountability has to do with the fact that for proper observance of rules and regulations, those administering the rules must be held responsible and accountable for their actions.

Corruption equation

Based on above, a corruption equation can be formed as follows:

$$C = R + D - A$$

where C stands for corruption, R for economic rent, D for discretionary powers, and A for accountability. The equation states that if the more opportunities for economic rent (R) exist in a system, there will be more corruption. Similarly, the greater the discretionary powers (D) granted to administrators; the greater will be the corruption. However, the more administrators are held





accountable (A) for their actions, the less will be the corruption, and hence a minus sign in front of A.

Stated differently, the equation tells us that a fertile ground for growth of a thoroughly corrupt system will emerge in a country if it satisfies following three conditions:-

- (a) It has a large number of laws, rules, regulations, and administrative orders to restrict business and economic activities and thereby creates huge opportunities for generating economic rent, and especially if these restrictive measures are complex and applied in a selective, secretive, inconsistent and non-transparent way. Mathematically speaking, C varies directly with R and D, and inversely with A.
- (b) Administrators are granted large discretionary powers with respect to interpreting rules, are given a lot of freedom to decide on how rules are to be applied, to whom and in what manner they are to be applied, are vested with powers to amend, alter, and rescind the rules, and even to supplement the rules by invoking new restrictive administrative measures and procedures; and
- (c) There are no effective mechanisms and institutional arrangements in the system to hold administrators accountable for their actions.

Economic Consequences

Grand corruption

Corruption on a grand scale, associated with some high-ranking entities involve huge sums of public funds, and the mismanagement, wastage, inequity, and social decay that come along with it, can be disastrous for an economy.

Rise of the underground economy

Underground economic activities are of two types. First, there are those that are illegal such as engaging in the drug trade or the smuggling business. The second consists of those activities that are legal but are not officially recorded to evade taxes or for some other reason. Corruption gives rise to both these types of activities and contributes directly to the rise of the underground economy.

Income distribution

Under a corrupt system, the privileged and the well-connected enjoy economic rent. Economic rent, by definition, represents abnormal or monopoly profits and can bestow large benefits. As such, there is a tendency for wealth to be concentrated in the hands of a tiny minority of the population. Income distribution, therefore, becomes highly uneven. In addition, the burden of corruption falls more heavily on the poor as they cannot afford to pay the required bribes to fulfil their requirements such as education for children or proper health care.

Impact on investment

Corruption's adverse impact on private investment, both domestic and foreign, is considered to be particularly harmful for a developing economy. Bribes may have to be given before any investment takes place and upon entering into negotiations for the establishment of an enterprise.





More payments usually follow in the process of setting up the business. Procurement of leases for land and buildings; permission to engage in activities such as production, transport, storage, marketing, distribution, import and export; obtaining connections for water, gas, electricity, etc.

FDI helps augment the much-needed capital resources, bring technology, knowhow and managerial and marketing skills that improve a country's international competitiveness, help develop valuable market outlets abroad, and strengthen foreign contacts and broaden the outlook of its business community. Moreover, foreign investment can increase employment opportunities, assist in improving labour skills, and can produce useful goods and services for the domestic market. In short, FDI can play an important role in assisting a country to realize its full productive potential.

The advantages of FDI will be forthcoming to a country only if it provides a conducive climate for foreign investment.

Effect on the government budget

Corruption can have undesirable consequences on both the revenue and expenditure sides of the government budget. The consequences on the revenue side are more familiar e.g. paying bribes to reduce taxes, fees, dues, custom duties and public utility charges.

The consequences on the expenditure side are more harmful. Corruption adversely affects the composition of government expenditure. This is because large benefits can be realized from corrupt deals on expenditure items that are expensive, whose costs are not readily apparent, and which are considered to serve some high national priority concern so that they have to be undertaken in a discreet and secretive way.

Remedial Measures.

Following are some of the remedial measures: -

- (a) **Leadership**: The top leadership must set a good example with respect to honesty, integrity and capacity for hard work. Since fighting corruption will involve taking difficult decisions, the leadership must also display firmness, political will and commitment to carry out the required reforms. But honest and dedicated leaders are a necessary, but not a sufficient, condition to counter corruption. Several other conditions need to be satisfied.
- (b) Credibility: Credibility is one of them. For success, the offenders both on the demand and supply side of a corrupt deal must be convinced that the government is serious about fighting corruption.
- Involving people: A publicity campaign to create greater awareness on the adverse effects (c) of corruption and a clear and unequivocal official pronouncement on the desirability to bring it under control would be helpful. Ordinary citizens have a lot of first-hand experience with corruption, they are a good source of information and their help and cooperation should be solicited for the successful launch of an anti-corruption drive. Once people are convinced that a sincere and genuine effort to combat corruption is underway, they will respond and extend their full cooperation in resolving the problem.





- (d) **Responsible press**: A responsible press to gather, analyse, organize, present and disseminate information is considered vital to create greater public awareness and to provide the momentum for undertaking reforms to overcome corruption.
- (e) Oversight bodies: The prevailing view is that for such bodies to be effective, they have to be created in a political atmosphere where leaders are honest, civil servants are insulated from political interference, and better incentives are provided to discourage corruption. Otherwise, the oversight bodies will be rendered useless or worse, misused for political gain.
- (f) Improving institutions: This is a very large area and only brief mention can be made of the relevant issues. It involves such things as improving the legal framework; smoother, less time-consuming and less burdensome ways to conduct business in the functioning of law courts and in the administration of justice; promoting efficiency of the police force; strengthening the auditor general's office; and CVC.

Conclusion

To be effective, measures against corruption must therefore address these underlying causes and not the symptoms. Emphasis must thus be placed on preventing corruption by tackling the root causes that give rise to it through undertaking economic, political and institutional reforms. corruption is most prevalent where there are other forms of institutional weaknesses, such as political instability, bureaucratic red tape, and weak legislative and judicial systems. The important point is that corruption and such institutional weaknesses are linked together and that they feed upon each other. Undertaking reforms (both economic and political) by reducing institutional weaknesses offers the best hope to overcome corruption. Corruption will not disappear because of reforms. But reforms will bring it under control and minimize its adverse consequences so that the country can proceed with its efforts to become a modern, developed nation with a good chance of attaining that goal.

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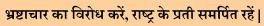
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SKIT FOR AWARENESS ON THEME OF VAW 2022



















SKIT FOR AWARENESS ON THEME OF VAW 2022



















"SAY NO TO CORRUPTION; COMMIT TO THE NATION"



Shri Sanjay Kumar General Manager (TS)

Corruption is the use of official position, rank or status by an office bearer for his own personal benefit. Corrupt behaviour includes bribery, extortion, fraud, embezzlement, nepotism, cronyism, appropriation of public assets and property for private use and influence peddling. The menace of corruption is not only prevalent amongst officials in the Government but also in the Private Sectors.

Some of the causes of Corruption are enumerated hereunder:

- (a) Excessive regulations, complicated tax and licensing systems
- (b) Lack of transparent laws and processes
- (c) Opaque bureaucracy and discretionary powers
- (d) Ineffective law enforcement and judiciary systems
- (e) Monopoly of government-controlled institutions

A corruption equation can be defined as C=R+D-A, wherein;

C = corruption;

R = Economic Rent, which refers to extra money that a person makes over the amount they expect;

D = Discretionary powers, which arises due to lack of foolproof and watertight rules and regulations; and

A = Accountability, which emanates from proper observance of rules and regulations and holding persons accountable for their actions

It can be seen from the above that corruption has a direct relation to the economic rent and discretionary powers and inversely related to accountability. Economic rent generally thrives in monopolistic situations. Thus, in order to reduce corruption, monopolistic situations need to be dismantled and competitive environment created. Certain level of discretionary powers is required while implementing rules and regulations. However, they should be reduced to the minimum possible to keep a check on corrupt activities. Accountability of the actions taken by an individual is an important aspect in the fight against corruption.

Corruption is a global issue; however, the index of corruption may vary from country to country. Corruption can have devastating effects in terms of impeding economic growth of a nation;





creating social injustice amongst the population; erosion of trust in institutions; weakening the rule of the law; and hampering efforts of overall development.

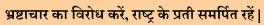
Corruption has been a widespread phenomenon in India and weeding out corruption has remained one of the foremost challenges for quite a long time. It has been one of the many factors which have hindered the economic growth and development of the country. In order to address the root causes of corruption in India, a comprehensive approach involving structural reforms, strengthening of institutions, and a change in societal attitudes towards corruption is required. This will require a concerted effort from all stakeholders, including the government, civil society and citizens.

There has been certain reduction in the cases of corruption in the country over the past few years on account of reforms, enactment/amendment of anti-corruption laws and structural reforms undertaken by the government. However, the goal of becoming a truly corruption-free country is still quite distant. Eradication of corruption in the country cannot be solely the responsibility of the government. The citizens of India should equally shoulder the responsibility of making the country corruption free. The dream of living in a corruption free India cannot be achieved without the active participation all the stakeholders.

Saying no to corruption is not a choice but a necessity for the progress and well-being of society. Citizens must recognize that a prosperous, equitable and just society is in their best interest. Individual citizens must pledge to uphold the highest standards of integrity in their personal and professional lives.

Citizens must actively promote a culture of honesty and transparency. They should not fall prey to lure or coercion and must refuse to engage in corrupt practices. The citizens must work with the approach of 'Nation First' and create awareness among others about the negative impacts of corruption. Corrupt practices, whenever observed, should be immediately brought to the notice of or reported to the concerned authority or agency.

One should commit to foster an environment where meritocracy and fairness prevail over nepotism and favouritism. Citizens should support and participate in initiatives that promote transparency, accountability and good governance. Commitment to the nation by the citizens will go a long way in making the country free of corruption.









SENSITIZATION OF CISF PERSONNEL, **MDL UNIT - 28 OCT '22**



















भ्रष्टाचार का विरोध



श्री प्रकाश चन्द्र झा उप महाप्रबंधक (ज. नि. - कार्य)

सदाचार का करें समर्थन, और भ्रष्टाचार का करें विरोध। इस कुरीति को जड़ से मिटा दें, है मेरा बस इतना अनुरोध। || १||

जनता को अब मुक्ति मिले, घपले, घूस, घोटालों से। सांठगांठ कोई रखे नहीं, अब काले धंधे वालों से। सरल बने सरकारी काम, पाला पड़े नहीं दलालों से। पारदर्शिता का पालन हो, प्रक्रिया रहे दूर सवालों से। काम सभी हो नीति नियम से, फिर होगा नहीं किसीको क्रोध। इस कुरीति को जड़ से मिटा दें, है मेरा बस इतना अनुरोध। ||२||

जनिहत की योजनाओं में, अक्सर अड़चन या बाधा आये। आधे भ्रष्टाचार की भेंट, काम में तो बस आधा आये। योजनाएं रहती लम्बित, खर्चा अनुमान से ज्यादा आये। ठेकेदारों को धमकाकर, वसूली करने दादा आये। योजनाएं हों पूर्ण समय से, आये नहीं थोड़ा भी अवरोध। इस कुरीति को जड़ से मिटा दे, है मेरा बस इतना अनुरोध। ॥३॥

भोजन भी ना मिले पेट भर, ना ऐसा कोई मजबूर मिले। निर्धनता की जो मार झेलते, उनको सहयोग भरपूर मिले। रोटी कपड़ा और मकान हो, मौलिक सुविधाएं जरूर मिले। संविधान है सबका रक्षक, सबके चेहरे पर नूर मिले। विकास के पथ पर चलें निरंतर, आये न इसमें कोई गतिरोध। इस कुरीति को जड़ से मिटा दे, है मेरा बस इतना अनुरोध। ॥४॥

भ्रष्टाचार के प्रति सजगता, जनमानस में लाना होगा। भ्रष्टाचारी नहीं बचेंगे, ऐसा माहौल बनाना होगा। ऑनलाइन से हो हर काम, इस विधि को अपनाना होगा। भ्रष्टाचार रुका तो निश्चित, भारत का नया ज़माना होगा। भ्रष्टाचार का अब सहन नहीं, लेंगे उसका पूरा प्रतिशोध। इस कुरीति को जड़ से मिटा दे, है मेरा बस इतना अनुरोध। || ५||









OUTREACH ACTIVITY - NATIONAL SKILL TRAINING INSTITUTE (WOMEN), DADAR - 17 & 18 NOV '22

DRAWING COMPETITION

















HUMAN WELLNESS AND CORRUPTION



Shri Manoj B MeshramDeputy General Manager
(Vigilance)

Introduction:

Pfizer Inc. (2023) illustrated that Human Wellness is the act of practicing healthy habits on daily basis to attain better physical and mental health outcomes, so that instead of just surviving, you are *thriving*. World Heath Organization (WHO) define wellness as living in a state of complete physical, mental, and social healthy life and not merely the absence of disease or infirmity. Healthy life provokes social connectedness, exercise, nutrition, sleep, and mindfulness. Each one has an impact on your physical and mental health.

Healthy life is all about being a happy person. World Happiness Report provides Happiness Index of a country as an indicator of holistic development. World Happiness report is as per UN General Assembly resolution 65/309 in July 2011. Subject matter of the resolution was "Happiness: Towards a Holistic Definition of Development". This invite member countries of UN to measure the happiness of their people and to use the data as guidelines for framing public policies of the member countries.

Wellness Impact Life Expectancy

Wellness can have a positive impact on life expectancy. Numerous studies have suggested a correlation between higher levels of subjective well-being (which includes happiness) and longer lifespans. Here are some of the ways in which happiness may contribute to increased life expectancy:

- a. Reduced Stress Levels: Happiness and positive emotions can help buffer against the harmful effects of chronic stress. High stress levels have been linked to a range of health issues, including heart disease, hypertension, and compromised immune function. By reducing stress, happiness may protect against these health risks.
- b. Better Coping Mechanisms: Happy individuals tend to develop more effective coping mechanisms when faced with challenges or adversity. This can lead to a reduced likelihood of engaging in risky or harmful behaviors in response to stress or difficult situations.
- c. Social Connections and Support: Happier individuals often have stronger social networks and support systems. Social connections are crucial for mental and emotional well-being, and they can provide a sense of belonging and purpose that contributes to a longer and more fulfilling life.
- d. Resilience to Age-Related Conditions: Some studies suggest that happiness may be





associated with a reduced risk of certain age-related conditions, such as cognitive decline and dementia. While the exact mechanisms are still being explored, positive emotions may have a protective effect on the brain.

- Enhanced Mental Health: Happiness is associated with lower rates of depression, anxiety, e. and other mental health conditions. Good mental health is closely tied to physical wellbeing, contributing to a longer and healthier life.
- f. Improved Cardiovascular Health: Studies have shown that positive emotions and a positive outlook on life can lead to better cardiovascular health. This includes lower blood pressure, healthier heart function, and a reduced risk of heart disease.
- Healthier Lifestyle Choices: Happier individuals tend to engage in healthier behaviors. g. They are more likely to exercise regularly, maintain a balanced diet, and avoid harmful habits like excessive drinking and smoking. These lifestyle choices can lead to better physical health and, consequently, a longer life.

Corruption affects overall Happiness of the Country & Society

Business Standard dated 23/8/2023 reported that corruption affect happiness of 43.2% Indians. As per the report Indians believe corruption is rampant in government and businesses and it depresses people and this affects the evaluations used to measure happiness. Corruption can adversely affect individuals' happiness and well-being in several ways as below:

- Economic Impact: Corruption often diverts resources away from productive activities and public services. When funds intended for infrastructure, education, healthcare, and other essential services are misappropriated through corrupt practices, the quality of these services deteriorates, negatively impacting people's quality of life.
- b. Trust in Institutions: Corruption erodes trust in government institutions and public officials. When people perceive their leaders and colleagues as corrupt, they are less likely to have faith in the fairness and effectiveness in governance. This lack of trust can contribute to feelings of insecurity and unhappiness.
- Limited Opportunities: Corruption often creates barriers to fair competition and equal c. opportunity. When jobs, contracts, and other benefits are distributed based on bribery or nepotism rather than merit, individuals who are qualified and deserving may find themselves excluded. This can lead to a sense of injustice and reduced life satisfaction.
- Quality of Public Services: Corrupt practices often divert resources away from essential public services like healthcare, education, and infrastructure. When these services are compromised due to corruption, citizens' quality of life is negatively affected, leading to lower levels of happiness.
- Economic Development: Corruption can hinder economic growth and development by distorting the allocation of resources, discouraging foreign investment, and undermining fair competition. Countries with higher levels of corruption may have weaker economies, which can impact the overall well-being of the population.



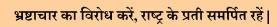


- f. Inequality: Corruption can exacerbate income and opportunity inequalities within a society. When resources are disproportionately allocated to a few through corrupt means, it can lead to feelings of injustice and reduce overall societal happiness.
- g. Social Cohesion: High levels of corruption can weaken social cohesion and trust among citizens. This can lead to a fragmented society, where people are less likely to engage in positive social interactions, community activities, and cooperative efforts, all of which contribute to happiness.
- h. Psychological Impact: Living in a corrupt environment can cause stress and anxiety as individuals navigate a system where fairness and merit are compromised. This stress can contribute to decreased overall happiness and well-being.
- i. Political Stability: Countries with high levels of corruption are often more susceptible to political instability, which can create an environment of uncertainty and unhappiness among the population.
- j. Loss of Hope: Pervasive corruption can lead to a sense of hopelessness, where individuals believe that their efforts to improve their lives or their society are futile due to the systemic nature of corruption.

Corruption undermines the social fabric of a society and can have far-reaching negative effects on individuals' happiness and well-being. Efforts to reduce corruption and promote transparency and accountability can contribute to a more just and equitable society, positively impacting overall levels of happiness.

Role of CVC to Deal with Corruption and Workplace Anomalies:

Central Vigilance Commission (CVC) is responsible for addressing corruption and workplace anomalies in an organization. When we deal with corruption and workplace anomalies, we promotes wellness of people working in the organization. All internal and external stakeholders of MDL are entitled to approach to Vigilance Department / CVC to communicate the issues they are facing because of corruption and workplace anomalies. Vigilance department are having SOPs as per CVC Act of 2003 to maintain confidentiality of the person who is communicating issues related with corruption /workplace anomalies in the organization. All internal and external stakeholder who are related with MDL are here by encourage to communicate issues/ challenges that they are facing because of corruption & workplace anomalies – and live healthy and happier life – which is essential for their loved ones. We ensure your dignity. Your little courage on the subject matter will support and enhance 'Quality of Life' of each one of us. Life is beautiful, live it courageously.









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Punjab National Bank Scam and Its Implications



Shri Rajkumar Deori, CM (Vigilance)

The Indian banking system has been rocked by a scandal of gigantic magnitude. Two Indian jewellers named Nirav Modi and Mehul Choksi have fled the nation. They owe Indian public sector banks over \$2 billion. The banks were fraudulently deceived into making these loans using instruments such as Letters of Credit and Letters of Understanding (LOU). Also, there was internal corruption on the part of the banks. These jewellers had bribed the bank's officials who misused their powers to grant these loans. After the Nirav Modi scam was unearthed, the Reserve Bank of India ordered deeper inspections of loan books. This led to the unearthing of many more scams. The extent of rot in the Indian banking system is not known as of now.

Both the government and the Reserve Bank of India have been under immense pressure to take corrective actions. Some corrective actions have been taken. However, it is likely that these corrective actions will also have a negative impact on the Indian economy. In this article, some of the after-effects of the Nirav Modi scam are highlighted:

- 1. **Impact on Financial Market:**
- 1.1. **Banning of the LOU:** The most significant action by the Reserve Bank of India is the total discontinuation of the Letter of Undertaking (LoU). This was the tool used by Nirav Modi to defraud the Indian taxpayer to the tune of \$2 billion. Indian importers have always used Letter of Undertaking (LoU) to obtain very cheap credit. This helps them keep the cost of goods low which in turn helps them to stay competitive in the domestic market.

A Letter of Undertaking (LoU) is basically an agreement between two branches of a bank. The money is deposited in the domestic branch. This deposit is then used as collateral by the foreign branch to give out a loan. Hence, it is the creditworthiness of the bank that comes into the picture and not the creditworthiness of the individual. This is the reason why credit obtained for Letter of Undertaking (LoU) is very cheap as compared to other forms of credit.

Also, it needs to be understood that Letter of Undertaking (LoU) was only used by Indian importers. All over the world, instruments such as Letters of Credit and Bank Guarantees are used. These instruments are quite expensive as compared to Letter of Undertaking (LoU) because they consider the creditworthiness of the importer and not of the bank. The discontinuation of the Letter of Undertaking (LoU) will cause importing firms to seek alternate forms of credit. The big firms may find some financiers who are willing to extend





- loans at reasonable rates. However, the small and medium enterprises are likely to face a cash crunch.
- 1.2. **Loss of Arbitrage:** As per the terms and conditions of the Letter of Undertaking (LoU), importers were allowed to earn interest on their deposit made in Indian banks. On the other hand, they had to pay interest which was linked to the LIBOR rate abroad. The domestic interest rate is far higher than the LIBOR rate. As a result, the importers earned money by using the Letter of Undertaking (LoU) route. This was an arbitrage opportunity for importers if they were able to neutralize the foreign exchange risks using derivatives.
- 1.3. **Depreciation of the Rupee:** The Letter of Undertaking (LoU) was a mechanism wherein the foreign currency paid to the exporters was taken from a foreign bank. Hence, from India's point of view, foreign exchange never left the country. As a result, there were very few transactions selling Indian currency and buying foreign currency. Now, the market will be flooded with these transactions. Since a lot of people will be willing to sell the rupee, the rupee will depreciate. This will make the imports a lot more expensive. The competitiveness of these imports vis-à-vis domestic production will also take a hit.
- 1.4. **Exports Impacted:** Most Indian exporters are also importers. Consider the case of gems and jewelry businesses. They account for about 15% of India's exports. However, the sector imports more than 50% of its raw materials. Hence, if the price of imports goes up, so will the price of exports. This will harm the competitiveness of India's exports in the foreign market. There is a general feeling that the Reserve Bank of India may have gone too far. The Letter of Undertaking (LoU) should have been properly regulated instead of being discontinued.
- 1.5. **Integration with Swift:** From the technology point of view, it has now become mandatory for banks to ensure that their core banking systems are well integrated with SWIFT systems. The bank fraud was possible only because the transactions happening in SWFT were not reflecting in the core banking system. Also, multiple levels of approvals have to be designed to prevent the misappropriation of funds in the future. This will be an additional expense for the banks involved which will ultimately be borne by the borrower in the form of high-interest rates.
- 1.6. Rotation of Employees: The rotation of employees needs to be done every three years. However, in case of Nirav Modi fraud, the same branch manager was handling the branch for seven years. RBI has now issued strict guidelines that rotation of employees needs to be diligently followed.
- 2. Impact on Stock Market
- 2.1. Impact on banks: In year 2018, there are thirty-nine listed banks in India. Share prices of the thirty-four listed banks fell between February 12 and February 15 2018. The sudden volatility in the prices eroded the market cap of these Thirty-four stocks by over Rs 36,380 crores. Benchmark BSE Bankex lost 1.2 per cent. PNB eroded investor's wealth worth Rs.





8,077 crores and its stock tanked 20.6 per cent between February 12 and February 15, 2018.

The value of PNBs fraudulent transactions are nearly 50 times the bank's Q3FY18 net profit of Rs 230.11 crores. There are five banks that have been directly affected by the fraudulent transactions, as they have offered credit based on the LoUs issued by PNB. These banks are UCO bank, Allahabad Bank, Axis Bank, Union Bank of India, and SBI. Table 1 shows the bank's exposure to the PNB scam in crores.

S.No. **Public Sector Banks** Exposure (Cr.) 1. UCO bank 2635 2. Allahabad Bank 2400 3. 200 Axis Bank 4. 920 Union Bank of India1 5. **SBI** 1360

Table 1: Credit Risk Exposure of Public Sector Banks

2.2. Impact on LIC

The Rs 11,400-crore banking fraud allegedly perpetrated by companies of Nirav Modi and Mehul Choksi that has hit Punjab National Bank along with other banks also had its impact on another state owned entity: Life Insurance Corporation. LIC, which is the single largest institutional investor in all these four entities has lost nearly Rs 1,400 crore over the last three trading sessions on its investments in these companies.

As on December 31st, 2017 LIC owns 13.93 per cent shares in PNB, 13.24 per cent shares in Union Bank of India, 13.17 per cent shares in Allahabad Bank and 2.88 per cent shares in Gitanjali Gems as on December 31, 2017. Incidentally, LIC's holding in all these four entities is the single largest institutional holding and, therefore, it is the biggest loser as an investor in these companies following the crash in share prices after the fraud came to light. Table 2. shows estimated loss of LIC on account of PNB scam.

Table 2: Estimated Loss of LIC on Account of the PNB Scam

	S. No	Institution	Shareholding of LIC (%)	Fall in Share price (%)	Decline in Investment Value (cr)
	1.	Gitanjali Gems	2.88	40.25	11.9
	2.	PNB	13.93	22.27	1216.44
	3.	Union Bank of India	13.24	7.22	104.24
	4.	Allahabad Bank	13.17	10.25	65.81

Source: Indian Express



From the Table 2. it is evident that LIC incurred an estimated loss of Rs 11.9 crore on account of fall in share price of Gitanjali Gems, that on account of its holding in PNB and Union Bank of India loss amounts to Rs 1,216 crore and Rs 104 crore respectively. The loss in value of holding in Allahabad Bank amounts to Rs 65.8 crore.

From the table 2 it is clear that the aggregate loss in investment value for LIC, on account of exposure in these four companies over 3 trading sessions starting February 14 amounts to nearly Rs 1397 crores.

2.3. Impact on Jewellery Stocks

Shares of Gitanjali Gems plunged up to 19 per cent post Punjab National Bank's declaration of nearly Rs 11,400-crore fraud. Meanwhile, some of other jewellery stocks also witnessed a similar fate with PC Jeweller slumping 19.50 per cent to Rs 303.00, Tribhovandas Bhimji Zaveri (TBZ) 4.32 per cent to Rs 110.60, and Thangamayil Jewellery 2 per cent to 558.55 on BSE. Rajesh Exports fell 1.34 per cent to a low of Rs 808.70 on the BSE.

Banks as an aftermath of fraud have raised their guard while lending to jewellers. This could impact credit flow to the industry or cause delays in extending advances.

6. Conclusion

The Punjab National Bank fraud has exposed many banks to credit risk. There is a need to investigate how the process got diluted, and how a few employees in connivance with clients could lead to a fraud of large amounts of money for such a long time without raising any red flags. In the PNB case, the process of checking a transaction before disbursing a non-funded loan was not robust enough. This was an Operation Risk lacuna, which translated into a CR (credit risk)-related loss. The internal operations of the bank should follow a standard operating procedures with effective control measures.

Another compliance failure that facilitated the Rs 11,400 crore scam was the unmonitored usage of the SWIFT financial messaging system. The collateral free swift transactions which had been taking place with the co-conspirators of the banks and Nirav Modi had eluded the eyes of other officials. It is also surprising that it had not been identified even during the external audit process, for a period of seven years.

The risk management system of the bank should be improved. The bank had been constantly hit by frauds which indicates the internal risk management is very fragile and non-planned. Monetary loss could be prevented with proactive follow-up with the concerned paying/intermediary banks, the incident has reinforced the fact that the various stakeholders have not learnt the lessons yet.

The role of the regulator of the banks is under question now. Though RBI has come up with various risk management processes for banks, RBI should empower the banks to deal with fraudsters in a swift manner thereby avoiding unwanted redtapism.

More than the large amount involved, the reputation of the banking industry is at stake, especially at a time when global attention is focused on stabilising bank reforms and greater efficiency of the financial sector is expected.



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ETHICS IN CORPORATE GOVERNANCE



Shri H S Karmalkar CM(Vigilance)

Corporate governance is the structure and the associations which govern corporate direction and performance. The board of directors have dominant role in corporate governance. Its relationship to the other primary participants, typically shareholders and management, is critical. Other members include employees, customers, suppliers, and creditors. The corporate governance framework also depends on the legal, regulatory, institutional and ethical environment of the community. Usually, corporate governance is described as the host of legal and non-legal principles and practices affecting control of publicly held business firms. Broadly speaking, corporate governance affects not only who controls publicly traded corporations but also the allocation of risks and returns from the firm's activities among the various contributors in the firm, including stockholders and managers as well as creditors, employees, customers, and even societies.

Many management scholars have recognized that strong corporate governance is vital to resilient and vibrant capital markets and is an important tool of investor. and distribution of wealth and discharge of social responsibility for sustainable development of all stakeholders". Cadbury Committee (U.K.), 1992 has defined corporate governance as "Corporate governance is the system by which companies are directed and controlled. It encompasses the entire mechanics of the functioning of a company and attempts to put in place a system of checks and balances between the shareholders, directors, employees, auditor and the management." Other group of scholars explained the term corporate governance as "Process and structure by which the business and affairs of the company are directed and managed in order to enhance long term shareholder value through enhancing corporate performance and accountability, whilst taking into account the interests of other stakeholders". Firms at global level recognising that better corporate governance adds substantial value to their operational performance in the following ways:

- 1. It improves strategic thinking at the top by inducting independent directors who bring a wealth of experience, and a host of new ideas.
- 2. It justifies the management and monitoring of risk that a firm face globally.
- 3. It limits the responsibility of senior management and directors, by carefully articulating the decision making process
- 4. It assures the integrity of financial reports.





5. It has long term reputational effects among main stakeholders, both internally and externally.

Corporate Governance as blend of law, regulation and appropriate voluntary private sector practices which enables the firm to attract financial and human capital to perform efficiently, prepare itself by generating long term economic value for its shareholders, while respecting the interests of stakeholders and society as a whole. Corporate governance has various objectives to strengthen investor's confidence and intern leads to fast growth and profits of companies. These are mentioned below:

- 1. A properly structured Board proficient of taking independent and objective decisions is in place at the helm of affairs.
- 2. The Board is balanced as regards the representation of suitable number of nonexecutive and independent directors who will take care of the interests and wellbeing of all the stakeholders.
- 3. The Board accepts transparent procedures and practices and arrives at decisions on the strength of adequate information.
- 4. The Board has an effective mechanism to understand the concerns of stakeholders.
- 5. The Board keeps the shareholders informed of relevant developments impacting the company.
- 6. The Board effectively and regularly monitors the functioning of the management team.
- 7. The Board remains in effective control of the affairs of the company at all times.

While corporate governance basically lays down the framework for creating long-term confidence between companies and the external providers of capital. There are numerous elements of corporate governance which are mentioned below:

- i. Transparency in Board's processes and independence in the functioning of Boards. The Board should provide effective leadership to the company and management to realize sustained prosperity for all stakeholders. It should provide independent judgment for achieving company's objectives.
- ii. Accountability to stakeholders with a view to serve the stakeholders and account to them at regular intervals for actions taken, through strong and sustained communication processes.
- iii. Impartiality to all stakeholders.
- iv. Social, regulatory and environmental concerns.
- v. Clear and explicit legislation and regulations are fundamentals to effective corporate governance.
- vi. Good management environment that includes setting up of clear objectives and suitable ethical framework, establishing due processes, clear enunciation of responsibility and



accountability, sound business planning, establishing clear communicated to all the stakeholders, which should be clearly understood and followed by each member of the organization.

- vii. The objectives of the corporation must be clearly recognized in a long-term corporate strategy including an annual business plan along with achievable and measurable performance targets and milestones.
- viii. A well composed Audit Committee to work as liaison with the management, internal and statutory auditors, reviewing the adequacy of internal control and compliance with significant policies and procedures, reporting to the Board on the key issues.
- ix. Risk is an important component of corporate functioning and governance, which should be clearly acknowledged, analysed for taking appropriate corrective measures. In order to deal with such situation, Board should formulate a mechanism for periodic reviews of internal and external risks.
- x. A clear Whistle Blower Policy whereby the employees may without fear report to the management about unprincipled behaviour, actual or suspected frauds or violation of company's code of conduct. There should be some mechanism for adequate safeguard to personnel against victimization that serves as whistle blowers.

Review of corporate governance in India:

The notion of corporate governance has been incepted with major objective of significant disclosure of information to the shareholders. Since then, corporate governance has steered the Indian companies. As the time changed, there was also need for greater accountability of companies to their shareholders and customers. The report of Cadbury Committee on the financial aspects of corporate Governance in the U.K. has given rise to the discussion of Corporate Governance in India. Corporate governance has been since olden times but it was in different form. During Vedic times, kings used to have their ministers and used to have ethics, values, principles and laws to run their state but today it is in the form corporate governance having same rules, laws, ethics, values, and morals which helps in running corporate bodies in the more effective ways so that they in the age of globalization become global giants.

There have been numerous corporate governance initiatives launched in India since the mid-1990s. The first was by the Confederation of Indian Industry (CII), India's major industry and business association, which emerged with the first voluntary code of corporate governance in 1998. The second was by the SEBI, now enshrined as Clause 49 of the listing agreement. SEBI in 2000 introduced unparalleled corporate governance reforms via Clause 49 of the Listing Agreement of Stock Exchanges.

In January 2009, the Indian corporate community was astounded by enormous accounting scandal involving Satyam Computer Services (Satyam), one of India's largest information technology companies. As a result of the scandal, Indian regulators and industry groups have promoted for a number of corporate governance reforms to address some of the concerns raised







by the Satyam scandal. Some of these responses have moved forward, mainly through introduction of voluntary guidelines by both public and private institutions.

Generally, India's corporate governance transformation efforts reflect the following:

- 1. Significant industry involvement in assisting the government with crafting corporate governance measures.
- 2. Substantial focus to enhance the function and structure of company boards, including
 - emphasis on the independence of the board of directors, and (i)
 - an increased role for audit committees.

Importance of corporate governance:

The Organisation for Economic Cooperation and Development (OECD) highlights the significance of good corporate governance in the global and domestic economic environment. According to OECD, if countries are to reap the full benefits of the global capital market, and if they are to attract long-term "patient" capital, corporate governance arrangements must be credible and well understood across borders. Even if companies do not rely primarily on foreign sources of capital, adherence to good corporate governance practices will help to improve the confidence of domestic investors, may reduce the cost of capital, and ultimately induce more stable sources of financing.

<u>Important issues in corporate governance:</u>

There are number of important issues in corporate governance. All the issues are inter-related and interdependent to deal with each other. Each issues linked with corporate governance have different priorities in each of the corporate bodies. The issues are mentioned below:

- Value based corporate culture: For smooth operation of any firm, it is necessary to develop 1. certain ethics, values. Long run business needs to have value based corporate culture. Value based corporate culture is good practice for corporate governance. It is a set of ethics, principles which are inviolable.
- 2. Holistic view: This holistic view is religious outlook which helps for effective operation of organization. It is not easier to adopt it, it needs special efforts and once adopted it leads to developing qualities of nobility, tolerance and empathy.
- 3. Compliance with laws: Those companies which really need advancement, have high ethical values and need to run long run business they abide and comply with laws of Securities Exchange Board of India (SEBI), Foreign Exchange Regulation Act, Competition Act 2002, Cyber Laws, Banking Laws.
- Disclosure, transparency, and accountability: Disclosure, transparency and accountability 4. are important feature for good governance. Timely and accurate information should be disclosed on the matters like the financial position, performance. Transparency is needed in

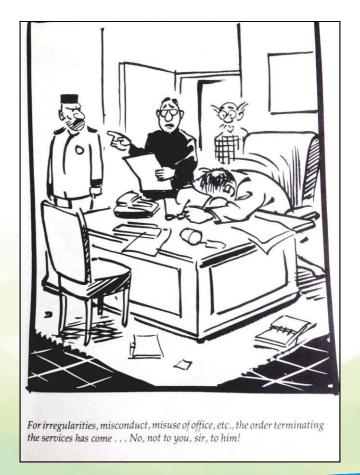




- order that government has faith in corporate bodies.
- 5. Innovation: Every corporate body must involve in innovation practices i.e. innovation in products, in services and it plays a critical role in corporate governance.
- 6. Necessity of Judicial Reform: There is requirement of judicial reform for a good economy and also in today's varying time of globalization and liberalization. Judicial system of India though having performed salutary role all these years, certainly are becoming obsolete and outdated over the years. The delay in judiciary is due to several interests involved in it. But then with changing scenario and fast growing competition, the judiciary needs to bring improvements accordingly. It needs to promptly resolve disputes in cost effective manner.
- 7. Globalization helping Indian Companies to become global giants based on good governance: In today's competitive environment and due to globalization, several Indian Corporate bodies are becoming global companies which are possible only due to good corporate governance.

<u>Lessons from Corporate Failure:</u>

Corporate body have certain policies which if goes as a failure they need to learn from it. Failure can be both internal as well as external whatever it may be, in good governance, corporate bodies need to learn.











OUTREACH ACTIVITY - NATIONAL SKILL TRAINING INSTITUTE, CHUNABHATTI - 15 & 17 NOV '22

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कॉर्पोरेट गवर्नेंस (निगम से संबंधित शासन प्रणाली)



Shri Jayakar Patil Manager (Vigilance)

प्रस्तावनाः

कोई भी संगठन चाहे वह लोक संगठन हो या फिर निजी उसका कामकाज नैतिकता के आधार पर संचालित होना चाहिये तथा उसके द्वारा अपने सामाजिक उत्तरदायित्वों का निर्वहन भली-भाँति किया जाना चाहिये। किसी भी कंपनी के काॅपोरेट शासन में मुख्य रूप से छह घटक (ग्राहक, कर्मचारी, निवेशक, वैंडर, सरकार तथा समाज) शामिल होते हैं जिन्हें 'स्टेक होल्डर्स' कहा जाता है। काॅपोरेट शासन को प्रभावी और कुशल तरीके से चलाने के लिये प्रबंधन को इन सभी स्टेक होल्डर्स का विश्वास प्राप्त करना आवश्यक होता है।

कॉपीरेट गवर्नेंस का अर्थ:

- कोई भी ऐसा संगठन जो सार्वजिनक या निजी क्षेत्र में कार्य करता है तथा अपने कर्मचारियों, ग्राहकों, आम नागरिकों (समाज) तथा शेयरधारकों के प्रति अपनी जबावदेही को समझता है और संगठन के विकास के साथ-साथ इन सभी का भी ध्यान रखता है तो कहा जा सकता है कि ऐसे संगठन का कामकाज नैतिकता के आधार पर संचालित किया जा रहा है।
- इस पूरी प्रक्रिया में समाज के प्रति नैतिक दायित्वों का निर्वहन कॉर्पोरेट सोशल रेस्पोंसिबिलिटी कहलाता है।
- कॉर्पोरेट गवर्नेंस की संकल्पना लोक और निजी संगठनों को नैतिकता के आधार पर संचालित करने से संबंधित है अर्थात् इसका संबंध नैतिकता आधारित शासन से है।

कॉर्पोरेट गवर्नेंस के सिद्धांत:

> निष्पक्षताः

 निदेशक मण्डल को शेयरधारकों, कर्मचारियों, विक्रेताओं और समुदायों के साथ उचित एवं समान विचार से व्यवहार करना चाइए।

> पारदर्शीताः

बोर्ड को वित्तीय प्रदर्शन, हिट संबंधी मतभेद और शेयरधरकों एवं अन्य हितधारकों को जोखिम





जैसी स्थिति के बारे में समय पर सटीक तथा स्पष्ट जानकारी प्रदान करनी चाहिए।

> जोखिम प्रबंधन :

 बोर्ड और प्रबंधन को सभी प्रकार के जोखिमों का निर्धारण तथा उन्हें नियंत्रित करना चाहिए। उन्हें प्रबंधित करने के लिए संबंद्ध सिफ़ारिशों पर कारवाई करनी चाहिए। उन्हें सभी संबन्धित पक्षों को जोखिमों की मौजूदगी टहठा स्थिति के बारे में सूचित करना चाहिए।

> ज़िम्मेदारी:

- बोर्ड कॉर्पोरेट मामलों और प्रबंधन गतिविधियों कि निगरानी के लिए जिम्मेदार है।
- इसे कंपनी की प्रगति और प्रदर्शन के बारे में पता होने चाहिए, साथ ही उसका समर्थन करना चिहिए। इसकी ज़िम्मेदारी में CEO की भर्ती और नियुक्ति करना भी शामिल है। इसे कंपनी एवं उसके निवेशकों के सर्वोत्तम हित में करी करना चाहिए।

> जबाबदेही:

 बोर्ड को कंपनी की गतिविधियों के उद्देश और उसके आचरण के परिणामों की व्याख्या करनी चाहिये। बोर्ड एवं कंपनी का नेतृत्व कंपनी की क्षमता एवं प्रदर्शन के आकलन के लिए जबाबदेह है। इसे शेयरधारकों के महत्व के मुद्दो को संप्रेषित करना चाहिये।

भारत मे कॉर्पोरेट प्रशासन संदर्भ में नैतिक मुद्दे:

> व्यक्तिगत रुचि के बीच मतभेद:

 शेयरधारकों की कीमत पर संभावित रूप से व्यक्तिगत रुचि को समृद्ध करने वाले प्रबंधकों की चुनौती एक बड़ी समस्या है, हल ही की एक घटना में ICICI बैंक की पूर्व कार्यकारी चंदा कोचर ने अपने पित के लिए एक व्यापार के हिस्से के रूप में VIDEOCON कंपनी को ऋण स्वीकृति किया।

कमजोर बोर्ड:

अनुभव और पृष्टभूमि की विविधता का अभाव इन बोर्डों की कमजोरी का एक प्रमुख विषय रहा
 है। शेयरधारकों के व्यापक हितों के मामले में बोर्ड के प्रदर्शन पर सवाल उठाते रहे है।

स्वामित्व और प्रबंधन का पृथक्करण:

 परिवार द्वारा संचालित कंपनियों के मामले में भारत की कुछ शीर्ष कंपनीयों सिहत अधिकांश कंपनीयों में स्वामित्व और प्रबंधन को अलग करना एक प्रमुख चुनौती बनी हुई है।

स्वतंत्र निदेशक:

 स्वतंत्र निदेशक पक्षपातपूर्ण होते है और प्रमोटरों की अनैतिक प्रथाओं की जांच करने में सक्षम नहीं होते है।





कॉर्पोरेट गवर्नेंस के विभिन्न मॉडल:

विश्व स्तर पर कॉर्पोरेट गवर्नेंस के कई मॉडल प्रचलित हैं, जो विभिन्न संस्थाओं के वित्त पोषण तथा संस्था के लिये बनाए गए कानून एवं नियमों का प्रतिनिधित्व करते हैं, जो इस प्रकार हैं-

एंग्लो सेक्सन मॉडल (एंग्लो अमेरिकन):

- यह मॉडल संगठन के मालिकों द्वारा निर्धारित कॉर्पोरेट उद्देश्यों पर आधारित है।
- इसमें सिर्फ शेयर धारकों के हितों पर अधिक ध्यान दिया जाता है।
- यूनाइटेड किंगडम और संयुक्त राज्य अमेरिका में यही मॉडल प्रचलित है।

कॉन्टिनेंटल मॉडल (फ्रेंको जर्मन मॉडल):

- यह मॉडल फर्म/कंपनी को एक सामूहिक इकाई के रूप में देखता है।
- इसमें शेयर धारकों के हित के साथ-साथ ग्राहकों, कर्मचारियों, स्थानीय निवासियों के प्रति भी सामाजिक उत्तरदायित्व पर बल दिया जाता है।
- भारत तथा अन्य महाद्वीपीय देशों में यही माडल प्रचलित है।

जापानी मॉडल:

- जापानी औद्योगिक संरचना आपूर्तिकर्त्ता और खरीदार कंपनियों के एक नेटवर्क पर आधारित है।
- कंपनियों को सदस्यों और उनके मुख्य बैंकों के बीच व्यापक क्रॉस शेयरहोल्डिंग के लिये जाना जाता है।
- इन संगठनों का विभिन्न फ़र्मों और बैंकों के साथ दीर्घकालिक संबंध होता है जो उन्हें वित्त सविधा
 प्रदान करते हैं।

> पारिवारिक स्वामित्व वाली कंपनी मॉडल:

- यह मॉडल परिवार के स्वामित्व वाले व्यवसाय द्वारा चलाया जाता है।
- एशियाई और लैटिन अमेरिकी देशों में यह माँडल प्रचलित है।
- इसमें परिवारों के स्वामित्व वाली कंपनियाँ अक्सर बाज़ार पर हावी होती हैं।

कॉर्पोरेट गवर्नेंस के समक्ष चुनौतियाँ:

हालाँकि कॉपेरिट गवर्नेंस के बारे में सरकार द्वारा समय-समय पर दिशा-निर्देश जारी किये जाते हैं फिर भी एक प्रभावी कॉपेरिट प्रशासन के समक्ष कुछ प्रमुख चुनौतियाँ अक्सर विद्यमान रहती हैं-

कई बार कंपनी द्वारा लेन-देन को बैलेंस शीट में सही से प्रस्तुत नहीं किया जाता है।





- कंपनी द्वारा एक ही प्रकार के लेन -देन हेतु कई विनियामक संस्थाएँ मौजूद होती हैं जैसे- कंपनी अधिनियम-2013, भारतीय प्रतिभूति और विनिमय बोर्ड (SEBI), भारतीय रिज़र्व बैंक, बीमा नियामक विकास प्राधिकरण आदि जो प्रक्रियाओं को अधिक जटिल बना देती हैं।
- ऐसी कंपनियाँ जिनमें परिवार का वर्चस्व होता है, में निदेशकों से लेकर कर्मचारियों तक सभी प्रमुख पदों
 पर परिवार के सदस्य ही नियुक्त होते हैं, अर्थात् संगठन में एकाधिकार की प्रवृत्ति देखने को मिलती है।

सरकार द्वारा इस दिशा में किये गए प्रयास:

भारतीय संदर्भ में कई बार ऐसा देखा गया है कि कॉर्पोरेट गवर्नेंस के मानकों <mark>का सही से पालन नहीं किया जाता</mark> तथा नैतिकता का मुद्दा बार-बार सामने आता है, चाहे वर्ष 1984 का भोपाल गैस कांड हो या फिर वर्ष 2009 का सत्यम कंप्यूटर केस।

- इन्हीं सब बातों को मद्देनज़र रखते हुए सरकार द्वारा कॉर्पोरेट गवर्नेंस में सुधार हेतु समय-समय पर कुछ
 दिशा-निर्देश जारी किये गए जो इस प्रकार हैं-
- भारत में कॉर्पोरेट गवर्नेंस के क्षेत्र में पहला सुधारात्मक प्रयास वर्ष 1988 में सेबी की स्थापना के साथ किया गया। इसके द्वारा शेयर धारकों/ जनता के हितों को ध्यान में रखते हुए कुछ मानक निर्धारित किये गए। इन मानकों को अपनाने के बाद ही अब कोई निजी या सार्वजनिक कंपनी पब्लिक इश्यूज़ (Public Issues) जारी कर सकती है।
- वर्ष 1992 के हर्षद मेहता कांड के बाद सेबी को वैधानिक दर्जा प्रदान किया गया तथा सेबी को कुछ
 दंडात्मक एवं बाध्यकारी अधिकार भी दिये गए।
- सेबी एक्ट 1992 में सुधार हेतु सुझाव देने के लिये वर्ष 2003 में **नारायण मूर्ति समिति** का गठन किया गया। इसने कॉर्पोरेट शासन को बेहतर बनाने के लिये कुछ सुझाव प्रस्तुत किये जो इस प्रकार हैं-
- किसी भी संगठन में स्वतंत्र निदेशकों की संख्या 1/3 होनी चाहिये जिन्हें बढ़ाकर 1/2 तक किया जा सकता है। इससे संगठन में पारदर्शिता एवं उत्तरदायित्व को बढ़ावा मिलेगा।
- कोई भी ऐसा कंपनी/संगठन जो शेयर बाज़ार में व्यापार करता है उसके लेखा की जाँच सिर्फ निजी लेखा
 परीक्षकों द्वारा नहीं बल्कि एक ऑडिट बोर्ड के माध्यम से की जानी चाहिये जिसमें भारतीय लेखा एवं
 लेखा परीक्षा सेवा के अधिकारी भी शामिल हों।
- सिमिति द्वारा व्हिसल ब्लोवर नीति को भी अपनाने का सुझाव दिया गया है।
- वर्ष 2017 में उदय कोटक सिमिति का गठन किया गया जिसने कॉर्पोरेट गवर्नेंस के मानकों में सुधार हेतु
 अपने सुझाव सेबी के समक्ष प्रस्तुत किये।
- इसी क्रम में भारत में कंपनियों के विनियम से संबंधित कम्पनी अधिनयम-2013 भी प्रमुख है। इस अधिनियम के अनुसार कंपनियों द्वारा कॉपोरिट सामाजिक उत्तरदायित्व (C.S.R) सिमिति का गठन किया



जा सकता है जिसमें कम्पनी को कॉर्पोरेट सामाजिक उत्तरदायित्व के लिये योजना बनाने, सिफारिश करने और उस पर निगरानी करने के लिये जिम्मेदारी सौंपी जा सकती है।

• इन सबके साथ कॉर्पोरेट शासन को बेहतर बनाने के लिये स्वयं उद्योगपतियों के समुदाय द्वारा संस्थान/संगठन में नैतिकता के आधार पर कार्य करने की संस्कृति का विकास किया जाना चाहिये।

कॉपरिट शासन का महत्वः

- जिन कंपनियों में कॉपेरिट शासन को सही ढंग से प्रबंधन किया जाता है ऐसी कंपनियों पर लोगों का विश्वास बना रहता है।
- कंपनी में स्वतंत्र निदेशकों की उपस्थिति और उनकी सक्रियता बाज़ार में कंपनी की अच्छी छवि स्थापित करने में मददगार साबित होती है।
- जब किसी कंपनी में विदेशी संस्थागत निवेश किया जाता तो कंपनी के कॉरपोरेट गवर्नेंस पर भी खासा
 ध्यान दिया जाता है।
- साथ ही कार्पोरेट गवर्नेंस कंपनी के शेयरों की कीमत पर भी असर डालता है। यदि किसी कंपनी का कॉरपोरेट गवर्नेंस बेहतर होता है तो ऐसी कंपनी को बाज़ार से रकम जुटाने में आसानी होती है।
- साथ ही वैश्विक स्तर पर देश की साख कायम होती है।

निष्कर्षः

पिछले कुछ समय में बड़ी कंपनियों के दिवालिया होने के बाद, न केवल भारतीय परिदृश्य में बल्कि वैश्विक स्तर पर कॉर्पोरेट शासन की ज़रूरत पहले के मुकाबले कहीं ज्यादा महसूस की जा रही है।

हाँलािक काॅपोरेट शासन प्रणाली अर्थव्यवस्था के लिये तथा शेयर धारकों के हित को सुरिक्षत रखने में प्रभावशाली साबित हुई है, फिर भी हमें अभी और कुशल निगरानी, पारदर्शी आंतरिक लेखा परीक्षा प्रणाली, कुशल बोर्ड और प्रबंधन की आवश्यकता है जो एक प्रभावी काॅपोरेट प्रशासन को नेतृत्व प्रदान कर सकते हैं। साथ ही उभरती नई कंपनियों के रणनीितक प्रबंधन को बढ़ावा देने तथा बाज़ार को स्थिरता प्रदान करने में मददगार साबित हों।

"कॉर्पोरेट गवर्नेंस को नियमों से अधिक सिद्धांतों के माध्यम से किया जाना चाहिए।"

---अदि गोदरेज

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OUTREACH ACTIVITY - NATIONAL SKILL TRAINING INSTITUTE, CHUNABHATTI - 15 & 17 NOV '22

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ETHICS AT THE WORKPLACE



Shri Yogiraj D Potnis Manager (Vigilance)

Ethics is knowing the difference between what you have a right to do and what is right to do.

- Peter Stewart

Work ethic is important because, unlike intelligence, athleticism, charisma, or any other natural attribute, it's a choice

- Nike Rowe

Every successful person shares one common trait, which is a solid work ethic. From Tata Group's Ratan Tata to Google's CEO Sundar Pichai to Pepsico's CEO Indra Nooyi to Microsoft's Satya Nadella, they have all achieved success after working incredibly hard on their way up. Similarly, sports legends like Sachin Tendulkar, Serena Williams, and Michael Jordan achieved incredible career feats because of their hard work, perseverance, and discipline.

Organizations are also known to embrace ethical practices and behaviours to increase productivity and uphold integrity — while taking appropriate action on employees who default workplace ethics.

Work Ethics: What are they?

Work ethics are the moral guidelines that an organization as a whole, and the individuals who comprise it, follow. Ethics are also the basis of a cohesive, supportive company culture and an important way for a company to build a strong relationship with its customers. Employees may also find it challenging and uncomfortable to survive and work for the long term in businesses where a strong work ethic is lacking.

People naturally become more productive when they respect the work and the workplace. They use the company resources optimally, value time, maintain consistent performance levels, and drive the company towards success.

The importance of Work Ethics:

Work ethics function as a moral foundation of the workplace that assists in governing behaviour, actions, and decisions in the professional scenario. Its implementation is vital to the managers and employees of an organization. The following are a few benefits of work ethics in an organization:

- A strong work ethic at the organization helps create an environment of mutual respect and imbibes a sense of responsibility and integrity.
- Employees with strong work ethics are more **trustworthy**. Trust, being the foundation of a professional setup, is difficult to build and sustain without ethical behaviour.
- Ethical employees are **accountable** for their actions and decisions rather than engaging in







blame games and excuses for their errors. This accountability helps organizations in addressing problems effectively and make improvements if necessary.

- Employees adhering to ethical principles such as discipline and honesty tend to be more productive in their respective roles.
- It helps employees maintain their professionalism at work. This includes punctuality, respecting colleagues, clients, and superiors, and dressing appropriately. Professionalism is central to creating a positive and productive work environment.
- Ethical behaviour stimulates a culture of empathy among employees, enabling them to understand their customers' needs genuinely. Hence, it results in better customer service.



Ways to instill strong Work Ethics among employees:

<u>Clear Goals and Objectives:</u> More often than not, it becomes difficult for employees to complete tasks without clear goals and objectives. Managers should clearly explain the goals and objectives before they start new tasks and therefore, need to align them with clear goals and objectives.

Example: Rahul works for Jude who always changes the targets expected from the team. This allows Jude to blame the team for every failure and at the same time keeps the team confused on what is expected from them.

2. Proper Mentoring:

The delicate balance of mentoring someone is not creating them in your image but allowing them to create themselves.

- Steven Spielberg

Once clear goals and objectives are set, good mentoring and training programs must be offered to groom your employees. During the mentoring process, effective communication should be ensured by conducting one-on-one meetings or timely team meetings.

Example: Keith reports to Andy who not only sets clear expectations for the team but also has a weekly one-on-one meeting with each member where he ensures that the progress of every member is monitored and their issues are resolved. It is therefore observed that Andy's team gives the best performance every quarter.

3. Set a Good Example:

If ethics are poor at the top, that behaviour is copied down through the organization.

- Robert Noyce

If good work ethics are to be instilled, the leaders must showcase them from the front. Having an organizational code of conduct and ethics is crucial, but it is more important to ensure everyone abides by them. Leaders must be the torchbearers to ignite the light of



dedication and commitment.

Example: Bryan works in XYZ Corporation where the CEO in every town-hall meeting preaches about punctuality and adherence to timelines, however, the CEO himself reaches the office at his convenience and does not sanction approvals in time. Bryan is motivated by the speech of the CEO but his motivation is short-lived when he learns what the CEO practices in real.

4. <u>Create the Right Work Environment:</u>

A disorganized workspace means disorganized work habits. A sloppy work environment equals sloppy results.

- Larry Winget

A clutter-free work environment is a doorway for clarity of thoughts and ideas. It's a psychologically proven fact that the physical environment links directly to mental well-being and productivity. The aesthetics of the physical work environment differs from the organization's size. But it can always be made safe and friendly for the employees.

Example: Blake works in a manufacturing setup that follows Kaizen whereas Smith works in a setup that has Kaizen but does not follow it. The output given by Blake is more qualitative as compared to Smith.

5. <u>Professionalism:</u>

Professional is not a label you give yourself – it's a description you hope others will apply to you

- David Maister

Real professionals are known by the way they talk, dress, and conduct in the workplace. A professional person exhibits a quality of craft and service. Professionalism starts with trust, conduct, loyalty, discipline, and a hunger for excellence.

Managers can stimulate professionalism by

- Keeping one's word and trust.
- Being respectful, honest, and transparent.
- Acting with integrity.

6. <u>Discipline:</u>

Discipline is the bridge between goals and accomplishment.

- Jim Rohn

It is one of the core elements of work ethics, and management must be very particular about this aspect. When discipline becomes part of the company culture, it will resonate with all your workforce employees. Employers can positively overview their actions and reactions by instilling a culture of self-discipline.

Thus, discipline helps team members work efficiently towards the desired goals and objectives of the organization.

7. <u>Understand your Employees' Needs:</u> To create a highly motivated workplace, the needs of the employees must be addressed. Employees show high engagement and commitment when their needs are met. They also feel extra motivated and become more inclined towards the goals and vision of the organization.





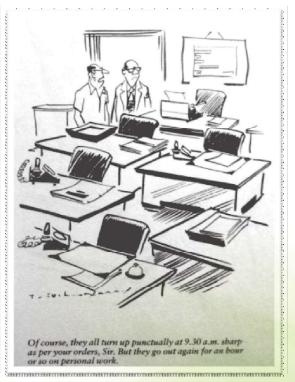
Role of Employees in Upholding Work Ethics:

A manager does not always need to ensure the implementation of the work ethic and gauge its effectiveness. Employees can also efficiently play their part in upholding them.

Examples of ethical behaviours in the workplace include; obeying the company's rules, effective communication, taking responsibility, accountability, professionalism, trust, and mutual respect for your colleagues at work. These examples of ethical behaviours ensure maximum productivity output at work and could be pivotal for career growth.

Unethical Workplace Behaviours by employees:

- 1. <u>Taking Credit for Others' Hard Work:</u> It is very common for managers to take credit for their team member's hard work when reporting to the management. Managers need to reduce the use of "I", but embrace the use of "We".
- 2. <u>Verbal Harassment/Abuse:</u> Employees need to stay away from using foul language on coworkers in and out of the workplace. Great organizations value their employees and such misconducts are viewed seriously.
- 3. <u>Non-Office Related Work:</u> Employees should desist from carrying out personal work during office hours. Be it a household chore or bank work, every minute spent on personal work during office hours is unethical on the part of the employee. The question that each employee should ask himself/ herself at the end of the day is 'Have I earned my bread today?'.
- 4. Extended breaks: Companies give lunch breaks to employees and people take advantage of these breaks to do other things outside office work like, go to the recreation facility, meet with friends, or even take a nap after having lunch. Employees are free to do whatever they want during these lunch breaks, however, they take advantage of these lunch breaks and extend them beyond time.
- 5. Theft/ Embezzlement: Some employees are known for diverting company funds into their bank accounts—padding project quotations, invoices, etc. to deceive the company on how much was spent on particular projects. Employees forge their number of hours worked to gain extra income without realizing that it's a theft of the Company's funds which belong to other hardworking colleagues.



Management/Employers Unethical Behaviours:

Workplace ethics is not for employees alone. Employers are also bound to workplace ethics and may also be tried for unethical behaviour.

1. <u>Verbal Harassment:</u> It is common among employers to verbally harass employees when they make minor mistakes. This reduces employee morale and productivity. Employers





- should realize that the employees are not their servants and such behaviour shows poor ethics on the part of the employer.
- 2. <u>Undue Pressure:</u> Deadlines are a great way to make sure the work gets done on time. However, when employees are placed under undue pressure, they end up trading quality for on-time delivery. Employers need to set realistic timelines for the employees to motivate them and ensure optimal performance.
- 3. <u>Nepotism:</u> The Qualifying requirements of a job may be modified to accommodate a friend or an old colleague. An employee who has been working hard for years while influencing company growth may get side-lined for a promotion because of another employee who is a family friend, family member, or friend of the employer. Things like these are what reduce employee morale or even push talented employees to drop a resignation.



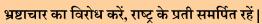
Conclusion:

Ethics are the guiding principles that determine how employees conduct themselves in the workplace. While ethics and workplace behaviour have always been at the forefront of organizational efforts, there are still issues that occur today regarding ethical lapses in corporate conduct and judgment.

Starting internally by promoting honest, hardworking employees in a workplace culture driven by productivity and a strong work ethic, employees are likely to use those driving principles of decency and fairness to increase overall company morale, ultimately improving an organization's reputation and ensuring long-term success. Understanding the elements and challenges of workplace ethics and behaviour can help companies to create harmonious working environments for their employees.

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DRAWING AND RANGOLI COMPETITION

















OCCUPATIONAL FRAUD



Shri Shrikant Jadhav Deputy Manager (Vigilance)

Occupational fraud is very likely the costliest and most common form of financial crime in the world. The term occupational fraud refers to frauds that are committed by individuals against the organizations that employ them. There are two key reasons why this type of crime is so prevalent. The first is that any organization with employees must, to some extent, entrust those employees with access to or control over its assets, whether that means keeping its books, managing its bank accounts, safeguarding its inventory, etc. It is this very trust that can make organizations vulnerable to occupational fraud. Because all frauds, at their heart, are based upon breaches of trust. The second reason occupational fraud is so costly and common is simply that there are so many people in a position to commit these crimes. The global labor force consists of more than 3.3 billion people, a large majority of whom will never steal or abuse the trust of their employers. But if even a tiny percentage of these individuals cross the line, the result is millions of occupational fraud schemes being committed annually. This article is based on report published by Association of Certified Fraud Examiners (ACFE) in 2022.

Categories of Occupational Fraud

At the top level, there are three primary categories of occupational fraud. Asset misappropriation, which involves an employee stealing or misusing the employer's resources, is the most common, with 86% of cases falling under this category. Second is financial statement fraud schemes, in which the perpetrator intentionally causes a material misstatement or omission in the organization's financial statements, are the least common but costliest category. The third category, corruption—which includes offenses such as bribery, conflicts of interest, and extortion—falls in the middle in terms of both frequency and losses. Fraudsters do not necessarily limit themselves to one method of stealing. As per ACFE 2022 Report, 40% involved more than one of the three primary categories of occupational fraud and 32% of fraudsters committed both asset misappropriation and corruption schemes as part of their crime.

Duration of Fraud Schemes

Try as they might, organizations cannot prevent all fraud; if an organization is operational long enough, eventually an employee will commit fraud. Consequently, the ability to quickly detect fraud is crucial. ACFE report indicates that the median duration of fraud — that is, the typical time between when a fraud begins and when it is detected — is 12 months.





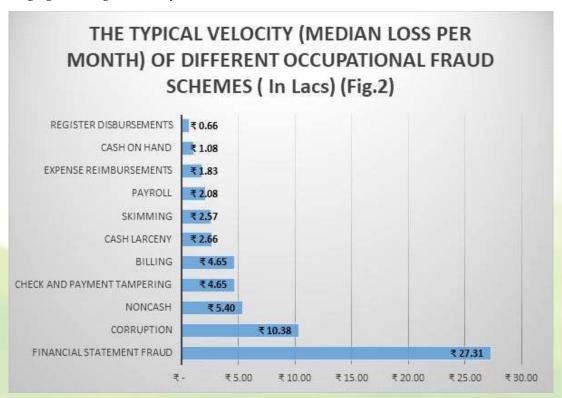


FIG. 1 HOW LONG DO DIFFERENT OCCUPATIONAL FRAUD SCHEMES LAST?



Velocity of Fraud Schemes

Fraud schemes affect companies differently, and organizations must make decisions about how and where to direct their anti-fraud efforts. As per ACFE report median velocity for all cases reported was a loss of Rs.6.88 lacs per month. Analyzing the velocity by scheme type, however, reveals that certain types of occupational fraud cause damage much faster than others. As Figure 2 shows, financial statement fraud schemes have the greatest velocity of Rs. 27.31 lacs per month, followed by corruption schemes, with a velocity of Rs. 10.38 lacs per month. Organizations can use this data to prioritize their resources – for example, by investing more in measures aimed at protecting against high-velocity schemes.

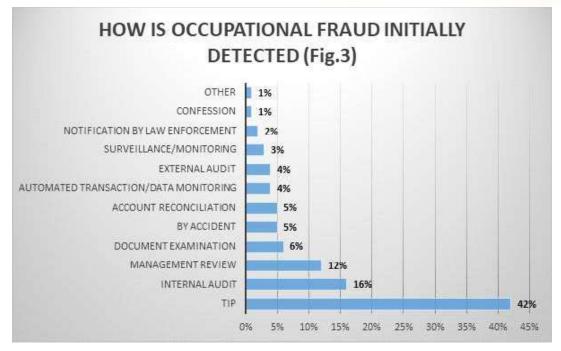


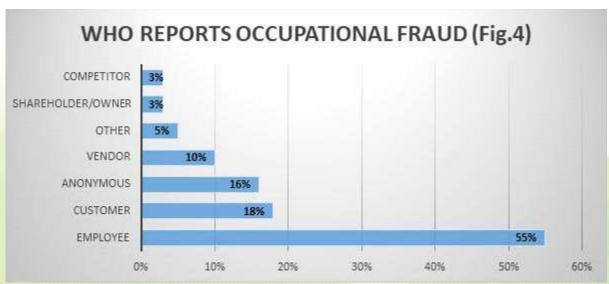




Initial Detection of Occupational Fraud and Tip Sources

Knowing the most common methods by which fraud is discovered is the foundation for effective detection of occupational fraud. Despite the increasing number of advanced fraud detection techniques available to organizations, tips were still the most common way occupational frauds detection. As shown in Figure 3, 42% of cases were uncovered by tips, which is nearly three times as many cases as the next most common detection method. Therefore, implementing effective processes to solicit and thoroughly evaluate tips is a crucial priority for fraud examiners. Figure 4, identifies the sources of tips that led to fraud detection. More than half of all tips came from employees, while nearly a third of tips came from outside parties, including customers, vendors, and competitors. This reinforces the fact that anti-fraud education and the communication of designated reporting mechanisms should target both internal staff and external parties.











Anti-Fraud Controls at Victim Organizations

Fraud doesn't happen in a vacuum; organizations often enact specific internal controls designed to prevent, detect, or mitigate any attempted wrongdoing. However, the effectiveness of these measures in deterring and uncovering fraud can depend on many factors and can change over time. Consequently, it can be helpful for organizations to benchmark their own anti-fraud controls against those of other organizations. As shown in Figure 5, the two most common of these controls were external (independent) audits of financial statements and a formal code of conduct, each of which were implemented in 82% of the victim organizations. Other common controls include an internal audit department (77%), management certification of financial statements (74%), and an external (independent) audit of the internal controls over financial reporting (71%).



EFFECTIVENESS OF ANTI-FRAUD CONTROLS

In particular, two controls – job rotation/mandatory vacation policies and surprise audits – were associated with at least a 50% reduction in both median loss and median duration. Interestingly, these are among the least common controls implemented, with only 25% of organizations having a job rotation/mandatory vacation policy and 42% using surprise audits, indicating that numerous organizations have an opportunity to add these highly effective tools to their antifraud programs. Other controls with notable reductions in both measures include proactive data monitoring/analysis and formal fraud risk assessments.

Behavioural Red Flags Displayed by Perpetrators

As per ACFE report, 73% of occupational fraud perpetrators were male and the age distribution of





fraud perpetrators resembles a bell curve with the majority of frauds (54%) having been committed by people between the ages of 31 and 45. Further, 65% of occupational fraud perpetrators had a university degree or higher.

When a person is engaged in occupational fraud, that person will often display certain behavioural traits that tend to be associated with fraudulent conduct. As per ACFE report the median duration of a fraud was 12 months, which means that for a full year before the typical fraud is detected, the perpetrator may be exhibiting warning signs that could help the victim organization discover the crime.

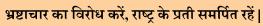
The eight most common red flags were: (1) living beyond means; (2) financial difficulties; (3) unusually close association with a vendor or customer; (4) excessive control issues or unwillingness to share duties; (5) unusual irritability, suspiciousness, or defensiveness; (6) bullying or intimidation; (7) recent divorce or family problems; and (8) a general "wheeler-dealer" attitude involving shrewd or unscrupulous behavior. At least one of these eight red flags was identified in 76% of all cases.

Internal Action Taken Against Perpetrators

Once an organization has identified fraud and determined who was responsible, it must decide whether to punish the perpetrator(s) and how. As per ACFE report, termination was by far the most common punishment faced by perpetrators (61% of cases). In 11% of cases, the perpetrator was permitted or required to resign in lieu of termination, and in 12% of cases, the perpetrator had already left the victim organization before the fraud was discovered.

Conclusion: - Internal Control Weaknesses that Contributed to the Fraud

Even in organizations with anti-fraud programs, fraud can and does happen. To better understand the factors that can lead to occupational fraud, we asked survey participants to identify the primary internal control weakness that allowed the fraud case to occur. The most common factor underlying the occupational frauds in our study was a lack of internal controls; 29% of victim organizations did not have adequate controls in place to prevent the fraud from occurring. Another 20% of cases involved an override of existing internal controls, meaning the victim organization had implemented mechanisms to protect against fraud, but the perpetrator was able to circumvent those controls. Together, this data shows that nearly half of the frauds in our study likely could have been prevented with a stronger system of anti-fraud controls. Individuals with different levels of authority within an organization tend to have different amounts of access and influence, which can affect how they are able to perpetrate fraud. Not surprisingly, a poor tone at the top was the most common factor underlying schemes perpetrated by owners and executives. The stronger Internal control will result in lesser occupational frauds at organization level.









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MINI MARATHON



















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MINI MARATHON



















कागदी घोडे



Shri Chandrakant Sagat Deputy Manager (EY-Stores)

कुंपन खातयं शेत आता पाणी पितयं तळ मयताच्या टाळचं लोणी विकून भरतयं खळ....

> चिरीमिरीवर सौदा ठरतो उघड कुणी, कुणी आड्न घेतो बांडगुळ पैदास पोसली, उपरे जीणे गोचीड जगतों....

नडला, गंजला असे खचला दुबळा, अगतिक पुरा खंगला गहाण स्वप्ने परक्या हाती हवेत बांधी उगाच बंगला. . . .

> वाहण झिजली दिस ही सरले आज उदयाचे वायदे उरले भस्म्या झाला भुक न मिटली वाळवीने घर पुरते भरले....

कागदी घोडे नाचुन थकले मुक्कामचे गाव हरवले पाणी पिवूनी आग विझवतो भुकेचे पण टक्के ठरवले.

> बंड करुनी पेटून उठुया लोकशाहीची धुरा वाहुया खणूनी मुळ भ्रष्टाचाराची किड ही सडकी पुरी गाडुया....







OUTREACH ACTIVITY - ASHRAM SCHOOL, GANDULWAD, SHAHPUR



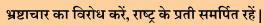


















OUTREACH ACTIVITY - ASHRAM SCHOOL, GANDULWAD, SHAHPUR



















OUTREACH ACTIVITY - ASHRAM SCHOOL, GANDULWAD, SHAHPUR

















"भ्रष्टाचार चा विरोध करा ; राष्ट्रा साठी वचनबद्ध रहा''



Shri Sanjay Adhav PA to CVO

<mark>भ्रष्ट आणि आचार यात भ्रष्ट अर्थात चुकीचा</mark> आणि आचार म्हणजे वागणूक चुकीच्या वागणुकीला भ्रष्टाचार म्हटले जाते. चुकीच्या पद्धती वापरून जो व्यक्ती अनैतिक कार्यात सलग्न होतो त्याला 'भ्रष्टाचारी' म्हटले जाते तसेच भ्रष्ट म्हणजे अधार्मिक, अनीतिमान, अशुद्ध,आसनावरुन खाली ओढलेला, खराब, गळालेला, बाटलेला वगैरे असे वर्तन असलेल्या माणसाला भ्रष्ट असे म्हणता येईल त्याचे आचरण म्हणजे भ्रष्टाचार होय.

भ्रष्टाचार विरोधी दिवस'9 डिसेंबर:

जगभरातील भ्रष्टाचाराविरूद्ध लोकांमध्ये जागरूकता पसरविण्यासाठी आणि संपूर्ण जगाला भ्रष्टाचारापासून मुक्त करण्यासाठी 'भ्रष्टाचार विरोधी दिवस' 9 डिसेंबर रोजी साजरा केला जातो. हा दिवस साजरा करीत, सर्व सरकार, खाजगी, स्वयंसेवी संस्था आणि नागरी संस्था भ्रष्टाचाराविरूद्ध एकत्र लढवण्याचे वचन देतात. युनायटेड नेशन्स जनरल असेंब्लीने 31 ऑक्टोबर 2003 रोजी एक ठराव मंजूर केला आणि 'अंतरराष्ट्रीय भ्रष्टाचार विरोधी दिवस' साजरा करण्याची घोषणा केली.

भ्रष्टाचाराचा अर्थ: सत्ता,अधिकार आणि स्थानाचा गैरवापर करणे हा भ्रष्टाचाराचा व्यापक अर्थ आहे. त्याचबरोबर लाच घेणे व देणे, विशलेबाजी, काळा बाजार करणे, प्रमाणापेक्षा जास्त नफा कमावणे आदींचाही भ्रष्टाचारात समावेश होतो. सरकारने १९६२ साली के. संथानम यांच्या अध्यक्षतेखाली भ्रष्टाचाराला प्रतिबंध करण्याच्या दृष्टीने एक समिती नेमली होती. या समितीने भ्रष्टाचाराचे स्वरूप निराळ्या प्रकारे स्पष्ट केले आहे. या समितीच्या मते, सरकारी कर्मचारी आर्थिक व अन्य स्वरूपाचा फायदा करून घेण्याच्या पारंपरिक भ्रष्ट मार्गाव्यतिरिक्त इतर स्वरूपाचाही भ्रष्टाचार करतात. तो म्हणजे कमी दर्जाची सेवा देणे, खोटे भत्ते स्वीकारणे, खोट्या पावत्या सादर करणे, सरकारी यंत्रणेचा खासगी कारणांसाठी वापर करणे इत्यादी. थोडक्यात आधुनिक काळात भ्रष्टाचाराची व्याप्ती वाढली आहे. त्याच्या कारणांविषयी व या समस्येच्या निर्मूलनाविषयी <mark>थोडक्यात चर्चा करू या. गेल्या वर्षभरात सर्व भारतीय एकाच मृद्दयावर एकवटलेले दिसले, तो मृद्दा म्हणजे</mark> भ्रष्टाचार आणि भ्रष्टाचार रोखणे. असे असले तरी भ्रष्टाचाराला जबाबदार कोण या प्रश्नाचे उत्तर मात्र अध्यापही धूसर आहे अस्पष्ट आहे तसे पाहिले तर राजकारणी आणि नोकरशहांवर खापर फोडून स्वत:ला मोकळे करणे तसे सोपे आहे. परंतु आपले काम करून घेण्यासाठी लाच देणे ही बाबसुद्धा गंभीरच आहे आपण नेहमी ऐकतो की सरकारी खजिन्याला गळती लागली आहे आणि सर्वसामान्यांनी कररूपाने जमा केलेला पैसा टू जी,



राष्ट्रकुल घोटाळा आदीतून लुटला जात आहे. एखादा मनुष्य वाहतूक पोलिसाकडे एक हजाराचा दंड भरण्याऐवजी शंभर रुपयाची लाच देतो, एखादा रेल्वे प्रवासी आपली जागा आरक्षित करण्यासाठी तिकिट तपातणीसाला लाच देतो, काही पालक मुलाला अभियांत्रिकी, मेडिकल कॉलेजात प्रवेश मिळविण्यासाठी डोनेशन भरतात. या सा-या गोष्टी भ्रष्टाचारात मोडत नाहीत की काय? कदाचित या भ्रष्टाचाराची चर्चा होत नसेल, हा भ्रष्टाचार कमी रकमेचा असेल, परंतु यामागची भावना स्वार्थाचीच असते ना? म्हणूनच प्रश्न असा उपस्थित होतो की देशामध्ये फोफावत असलेल्या या भ्रष्टाचाराला जबाबदार कोण? भ्रष्टाचार सर्वच क्षेत्रात पहायला मिळते. प्रशासन, शिक्षण, मीडिया, टेलिकॉम, बांधकाम, खाण उद्योग कोणतेही क्षेत्र यातून सुटलेले नाही. आपल्या देशात वाढत्या भ्रष्टाचाराची अनेक कारणे आहेत. कधी कधी पैश्याच्या कमतरतेमुळेही लोक भ्रष्टाचाराच्या मार्गावर चालू लागतात. शासनाला भ्रष्टाचाराच्या विरुद्ध कठोर कायदे बनवायला हवेत. आज आपल्या देशात असे कोणतेही क्षेत्र नाही जे भ्रष्टाचार मुक्त आहे, खेडे असो किंवा शहर प्रत्येक ठिकाणी भ्रष्टाचार आहे. भ्रष्टाचार मनुष्यातील माणुसकीला नष्ट करीत आहे. पैश्यांची आवश्यकता प्रत्येकालाच आहे परंतु याचा अर्थ असा नाही की आपण अयोग्य मार्गाने पैसे कमावणे सुरू करू आणि आपण सर्वांनी मिळून एक भ्रष्टाचार मुक्त समाजाची स्थापना करायला हवी.

भारतातील आता पर्यंत झालेले भ्रष्टाचार घोटाळे

- कोळसा खाण वाटप घोटाळा: 12 लाख कोटी रुपये
- धान्य घोटाळा: 2 लाख कोटी रुपये (अंदाजे)
- 2 जी स्पेक्ट्म घोटाळा: 1 लाख 67 हजार कोटी रुपये
- कॉमनवेल्थ गेम्स घोटाळा: 70 हजार कोटी रुपये
- स्टॅम्प पेपर घोटाळा: 43 हजार कोटी रुपये
- सत्यम घोटाळा: 7000 कोटी रुपये
- स्टॉक मार्केट घोटाळा: 4000 कोटी रुपये
- चारा घोटाळा: 950 कोटी रुपये

भ्रष्टाचाराचे निर्मूलन प्रशासकीय भ्रष्टाचाराचे निर्मूलन करण्यासाठी करण्यात आलेल्या काही महत्त्वाच्या कायदेशीर आणि संस्थात्मक तरतुदी पुढीलप्रमाणे आहेत.

भ्रष्टाचार प्रतिबंधक कायदा: या कायद्यानुसार भ्रष्टाचार हा दखलपात्र गुन्हा आहे. या कायद्याअंतर्गत भ्रष्टाचाराचा आरोप सिद्ध झाल्यास त्या व्यक्तीला तीन वर्षांचा तुरुंगवास होऊ शकतो. तसेच चौकशी चालू असताना त्या व्यक्तीला तात्पुरते निलंबन करण्याचीही तरतूद या कायद्यामध्ये आहे.

भारतीय दंडविधान : भारतीय दंडविधानातील कलम १६१, १६५ हे प्रशासकीय भ्रष्टाचाराशी संबंधित आहे.



या कलमांनुसार भ्रष्टाचार हा दखलपात्र गुन्हा असून, या गुन्ह्यासाठी तीन वर्षे कारावास आणि आर्थिक दंडाच्या शिक्षेची तरतूद आहे.

प्रशासकीय दक्षता विभाग : १९५५ साली गृह मंत्रालय अंतर्गत प्रशासकीय दक्षता आयोगाची स्थापना करण्यात आली आहे. केंद्र सरकारच्या निरनिराळ्या मंत्रालयात आणि सेवेत असलेल्या कर्मचाऱ्यांच्या भ्रष्टाचारावर लक्ष ठेवण्याची जबाबदारी या विभागाकडे आहे.

केंद्रीय दक्षता आयोग : केंद्र शासनातील भ्रष्टाचाराला पायबंध घालणारी ही मुख्य यंत्रणा आहे. या आयोगाकडे जनता भ्रष्टाचाराशी संबंधित तक्रार थेट नोंदवू शकते. केंद्रीय दक्षता आयोगाची विभागणी तीन भागांत करण्यात आलेली आहे. अ)सर्वसामान्य तक्रारी व त्या तक्रारी निवारणाचा विभाग ब) केंद्रीय पोलिस विभाग क) केंद्रीय दक्षता आयोग. केंद्रीय आयोगाच्या कार्यकक्षेत सर्व कर्मचारी, केंद्र सरकारच्या सार्वजनिक उपक्रमातील कर्मचारी, दिल्ली मेट्रोपोलिटन कौन्सिल इत्यादी कर्मचाऱ्यांचा समावेश होतो.

कंद्रीय गुन्हा अन्वेषण विभाग: गृह मंत्रालयाच्या शिफारशींप्रमाणे १९६३ साली केंद्रीय गुन्हा अन्वेषण विभागाची स्थापना करण्यात आली. प्रशासनामध्ये भ्रष्टाचाराला प्रतिबंध घालून प्रशासनातील सचोटी राखण्याची भूमिका ही यंत्रणा करते आणि केंद्रीय दक्षता आयोगाला त्यांच्या कार्यात मदत करते.

माहितीचा अधिकार: भ्रष्टाचाराविरुध्द माहितीचा अधिकार हे एक महत्त्वाचे अस्त्र ठरू शकते. माहिती अधिकारामुळे प्रशासनात पारदर्शकता आणि गतिमानता येऊन भ्रष्टाचारास पायबंद घातला जाऊ शकेल.

भृष्टाचार थांबवण्याचे मार्ग: भृष्टाचार रोखण्याचा एक महत्त्वाचा मार्ग म्हणजे सरकारी नोकरीत चांगला पगार देणे. अनेक सरकारी कर्मचाऱ्यांना खूपच कमी पगार मिळतो. त्यामुळे ते आपला खर्च भागवण्यासाठी लाचखोरीचा अवलंब करतात. त्यामुळे सरकारी कर्मचाऱ्यांना जास्त पगार मिळायला हवा. परिणामी, उच्च पगारामुळे त्यांची प्रेरणा कमी होईल.

कामगारांची संख्या वाढवणे : भ्रष्टाचाराला आळा घालण्याचा आणखी एक योग्य मार्ग असू शकतो. अनेक सरकारी कार्यालयांमध्ये कामाचा ताण जास्त असतो. त्यामुळे सरकारी कर्मचाऱ्यांना कामाचा वेग कमी करण्याची संधी मिळते. परिणामी, हे कर्मचारी नंतर काम जलद वितरणाच्या बदल्यात लाच घेतात. त्यामुळे सरकारी कार्यालयात अधिक कर्मचारी आणून लाच देण्याची ही संधी दूर करता येईल.

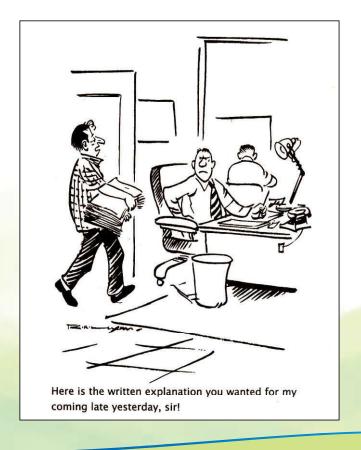
भृष्टाचार रोखण्यासाठी कठोर कायदे: भ्रष्टाचार रोख रोखणे खूप महत्त्वाचे आहेत सर्वात महत्त्वाचे म्हणजे दोषी व्यक्तींना कठोर शिक्षा होणे आवश्यक आहे. शिवाय, कठोर कायद्यांची जलद आणि योग्य अंमलबजावणी व्हायला हवी. अनेकदा भ्रष्टाचारामध्ये पूर्ण यंत्रणा किंवा खाते समाविष्ट असते. ज्येष्ठ अधिकार्यापासून किन्षु अधिकाऱ्यांपर्यंत सर्वांची लाचेची किंमत ठरलेली असते.

भृष्टाचार ही समाजाची मोठी दृष्ट प्रवृत्ती आहे: ही प्रवृत्ती समाजातून त्वरीत दूर झाली पाहिजे. भ्रष्टाचार हे



आजकाल अनेकांच्या मनात शिरलेले विष आहे. सातत्यपूर्ण राजकीय आणि सामाजिक प्रयत्नांनी आपण भ्रष्टाचारापासून मुक्त होऊ शकू अशी आशा आहे.

आपण सर्वांना कळायला पाहिजे कि भ्रष्टाचार करून पुढे जाता येईल पण अशी भ्रष्टाचार केलेली संपत्ती काही कामाची नाही या उलट कष्टाने व प्रामाणिक पणे कमावलेल तर त्यात खूप समाधान सुद्धा असते आपल्या सर्वांना है कळत असेलही आपण कधी ना कधी भ्रष्टाचाराला खत पाणी घातले असेल कधी कधी तर असे होते कि आपल्यामुळे एकदा इमानदार अधिकाऱ्याला लाच घ्यायची सवय लागून जाते आणि तो या चक्रविहात अडकतो आणि त्याला पुढे त्याचा नफा दिसू लागतो. आपल्या भारताची प्रगती व्हावी असे वाटत असेल तर सर्वांनी प्रतिज्ञा करायला हवी मला कितीहि त्रास झाला कामाला कितीहि वेळ लागला तरी मी भ्रष्टाचार करणार नाही आणि कुणाला करूही देणार नाही. पण आता थोडेसे चित्र बदलताना दिसत आहे कारण भ्रष्टाचारामुळे लोकप्रतिनिधी पासून सर्वसामान्य माणसापर्यंत नुकसान होत आहे हे लोकांना कळले आहे.आजकाल विद्यार्थी सुद्धा परीक्षेत होणारा भ्रष्टाचार उघडकीस आणत आहेत. आपण भ्रष्टाचार कमी करायला प्रयत्न करू तेव्हाच देशाची प्रगती आणि विकास होईल.तसेच सरकार पण यावर कार्यवाही करत आहे पण त्याला वेळ लागतोय. तसेच अनेक चित्रपटातून भ्रष्टाचारची जनजागृती होताना दिसते पण हे पुरेसे नाही आता कुठे सुरुवात आहे आपल्याला या चळवळीला खूप पुढे न्यायाचे आहे. कारण आता सुरु होऊ पाहणारी हि चळवळ बंद होता कामा नये आणि जास्तीत जास्त लोकांनी या चळवळीत भाग घेऊन सर्व जण अशी प्रतिज्ञा करू की भ्रष्टाचार करणार नाही आणि इतराना ही करू देणार नाही व भ्रष्टाचार संपवण्यासाठी प्रयत्न करू आणि भारतातून लवकरच भ्रष्टाचाराचा राक्षस नष्ट करायला आपले योगदान देव्रया.







माझगांव डॉक शिपबिल्डर्स लिमिटेड MAZAGON DOCK SHIPBUILDERS LTD.







लोकहित प्रकटीकरण और मुखबिर संरक्षण संकट्प, 2004 (पिडपी)

पिडपी क्या है ?

- » पिडपी भारत सरकार का एक संकल्प है।
- » इसके अंतर्गत दर्ज की गई सभी शिकायतों के शिकायतकर्ताओं की पहचान गोपनीय रखी जाती है।

पिडपी शिकायत कैसे की जाती है ?

- » शिकायत, सचिव, केंद्रीय सतर्कता आयोग, सतर्कता भवन, ब्लॉक-ए, नई दिल्ली – 23, को भेजी जाए और लिफाफे पर "पिडपी" लिखा होना चाहिए।
- » शिकायतकर्ता का नाम और पता लिफाफे पर नहीं लिखा होना चाहिए अपितु बंद लिफाफे के अंदर पत्र में होना चाहिए।

शिकायतकर्ता की पहचान गोपनीय रहे, ऐसा सुनिश्चित करने के लिए दिशानिर्देश

- » जो शिकायतें व्यक्तिगत रूप से शिकायतकर्ता से संबंधित है या अन्य अधिकारियों को संबोधित है, उनमें पहचान प्रकट हो सकती है।
- » शिकायतें खुली स्थिति में या सार्वजनिक पोर्टल पर नहीं भेजी जानी चाहीए।
- शिकायत में पहचान प्रकट करने वाले दस्तावेज़ संलग्न नहीं करने चाहीए अथवा उनका उल्लेख नहीं किया जाना चाहिए जैसे: आर.टी. आई के अंतर्गत प्राप्त दस्तावेज।
- » लिफाफे के अंदर पत्र पर नाम और पता पुष्टि के प्रयोजन से लिखा होना चाहिए।
- » जिन शिकायतों की पुष्टि प्राप्त नहीं होती है, उन्हें बंद कर दिया जाता है।
- » अनाम/ छद्मनाम पत्रों पर विचार नहीं किया जाता है।

अधिक जानकारी के लिए https://www.cvc.gov.in को देख सकते हैं।

सतर्कता विभाग माझगांव डॉक शिपबिल्डर्स लिमिटेड







PIDPI COMPLAINTS

Complaints made under public Interest Disclosure and Protection of Informers Resolution are termed as PIDPI complaints, where complainant while exposing a case of corruption wants his identify to be kept secret.

GENESIS

In 2004, in response to a Wirt Petition (Civil) No. 539/2003 filed after the murder of Shri Satyendra Dubey, the Supreme Court directed that a machinery be put in place for acting on Complaints from Whistle Blowers till a low is enacted.

Pursuant to that, the Government of India vide Gazette Notification No. 371/12/2002-AVD-III dated 21.04.2004 r/w Corrigendum dated 29.04.2004 notified the Public Interest Disclosure and protection of Informers Resolution (PIDPI), 2004 which gave the designated powers to the Commission to act on complaints from Whistle blowers.

Pursuant to the PIDPI resolution, 2004, the commission vide office order No. 33/5/2004 dated 17.05.2004 issued guidelines and public Notice on the procedure to be followed for filling whistle blower complaints under the PIDPI Resolution, 2004.

Subsequent to the Resolution of 2004, the DoPT vide Notification No. 371/4/2013-AVD.III dated 14.02.2013 partially amended the PIDPI Resolution. The amendments have the following provisions:

- a) Para 1 A- The Chief Vigilance Officer of the Ministries or Departments of Government of India are also authorized as the designated Authority to receive written complaint or disclosure on any allegations of corruption or misuse of office by any employee of that Ministry or Department or of any corporation established by or under any Central Act, Government Companies, societies or local authorities owned or controlled by the Central Government and falling under the jurisdiction of that Ministry of Department.
- b) Para 7A- Either on the application of the complainant, or on the basis of the information gathered, if the designated authority is of the opinion that either the complainant or the witnesses need protection, the designated authority, shall take up the matter with Central Vigilance Commission, for issuing appropriate directions to the Government authorities concerned.
- c) Para 11A- The Central Vigilance Commission (CVC) shall supervise and monitor the complaints received by the designated authority.

PIDPI complaint may be filled against the employee of:

- a. Central Government
- b. Central public sector Enterprises.





- c. Public Sector Banks
- d. Corporation established by or under any Central Act.
- e. Government companies, societies or local authorities owned or controlled by the Central Government.

The CVCIs the designated agency/ designated authority to receive the complaints under PIDPI Resolution. Complaint should be address to:

The secretary
Central Vigilance Commission,
Satarkata Bhavan, Block-A,
New Delhi-110023

How to Complaint under PIDPI

- The complaint should be in a closed/secured envelope.
- The envelop must be Superscribed as "PIDPI" or "Complaint under the Public Interest Disclosure".
- The complainant should mention his/her name and address in the beginning or end of the complaint or in an attached letter.
- The name and address should not be mentioned on the envelope.
- Complaints should be sent via post only.
- Complaints received through emails, CVC complaints Portal or any other medium is not entertained.
- The text of the complaint should be drafted so as not to give any details or clue of identify of the complaint.
- The details or content of the complaint should be specific and verifiable.
- Complainant can also attach supporting documents, if available.

Procedure for Handling Complaints under PIDPI:

- Complaints received under PIDPI Resolution are opened in the confidential section and separate file for each complaint is created after concealing the name and address of the complaint.
- The complaints which have been addressed to other/several authorities are not treated as complaint under PIDPI Resolution and are forwarded by the Confidential Section to the section concerned of the commission for taking necessary action.
- Anonymous and pseudonymous complaints received under PIDPI Resolution are also sent directly to the section concerned of the Commission for taking necessary action under complaint handing Policy of the Commission.
- In respect of those complaints which are considered fit for processing under PIDPI Resolution, a letter is sent to the complainant to obtain:
 - o Confirmation as to whether he/she has made the complaint.
 - o A certificate that he/she has not made similar/ identical allegation of corruption/





- misuse of office to any other authorities to qualify as a whistle Blower complaint.
- o Prescribe time limit for receiving the confirmation and the certificate from the complainant is 30 days from the date of receipt of Commission's letter by the complainant.
- In case of no response within the prescribed time limit, a reminder is issued, giving additional two weeks time to the complainant for sending confirmation and the certificate to the Commission.
- o If there is still o response from the complainant, the complaint is sent to the Branch concerned of the commission for necessary action under complaint handing policy of the Commission.
- After receiving necessary confirmation along with certificate from the complainant, the complaint is placed before the screening committee for decision.
- The screening committee is headed by the secretary and the Additional Secretaries of the commission are members. The screening committee examines all complaints and recommends complaints for investigation and Report (I & R)/ Necessary Action (NA)/Filing.
- Screening Committee refers the complaint to the concerned Branch for further action. Complaints recommended for investigation and report are sent to the concerned branch for further action after approval of the commission. The Commission, vide office order No. 4/2/09 dated 27.02.2009 has prescribed a period of one month form the date of receipt of reference of the commission for submitting report to it.
- The commission shall be authorised to call upon the CBI or the policy authorities, as considered necessary, to render all assistance to complete the investigation pursuant to the complaint received.
- In case the commission finds the complaint to be motivated or vexatious, it shall be at liberty to take appropriate steps.

Protection to whistle blower

- CVC, after receipt of representation from the whistle blower about threat to their life, takes up the matter with the Ministry of Home Affairs, the Nadal Agency, of undertake the responsibility of providing security cover to the genuine whistle blower. On the advice of the Ministry Home Affairs, state Governments/UTs have appointed Nadal officers and details of such officers nominated by state Governments are furnished to the commission from time to time by the ministry of Home Affairs.
- As regards protection against Victimization or harassment within the department the commission forwards such complaints of whistle Blower to the CVO of the concerned organization for appropriate action.
- In the event of the identity of the informant being disclosed in spite of the Commission's directions to the contrary, it is authorized to initiate appropriate action as per extant regulations against the person or agency making such disclosure.
 - Courtesy BEML







माझगांव डॉक शिपबिल्डर्स लिमिटेड MAZAGON DOCK SHIPBUILDERS LTD.







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

WHAT IS PIDPI?

- » PIDPI is a resolution of Government of India.
- » Identity of the complainant is kept confidential for all complaints lodged under it.

HOW IS PIDPI COMPLAINT FILED?

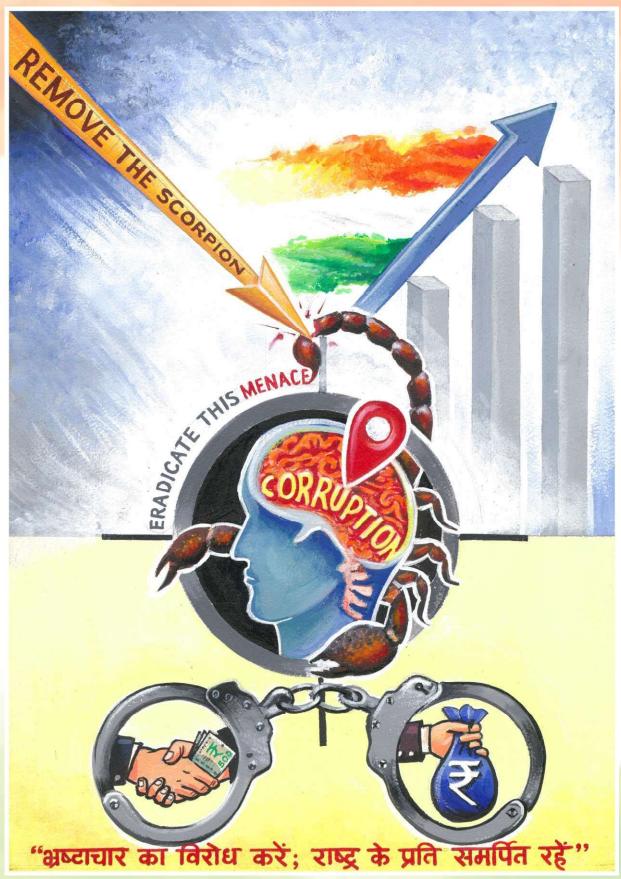
- » The Complaint should be addressed to Secretary, CVC, Satarkta Bhavan, Block-A, New Delhi - 23 and the envelope should be superscribed as "PIDPI".
- » Name and Address of the complainant should NOT be mentioned on the envelope but in the letter inside in a closed cover.

GUIDELINES TO ENSURE **IDENTITY OF COMPLAINANT REMAINS** CONFIDENTIAL

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

Fortnxoredetails; visitin

VIGILANCE DEPARTMENT MAZAGON DOCK SHIPBUILDERS LTD.



Name: Sachin Shantaram Baikar

T.K. No.: 222441





परस्कार प्राप्त निबंध : सतर्कता जागरूकता सप्ताह - २०२२



भ्रष्टाचार मुक्त भारत – विकसित भारत

हिन्दी निबंध: प्रथम परस्कार



मोहिनी महेंद्र सावंत जुनियर प्लैनर एस्टीमेटर

" देश के विकास हेतू जागरूकता को बढ़ाना है , सबको मिलकर भ्रष्टाचार मुक्त भारत बनाना है।''

आज के समय में भ्रष्टाचार की समस्या देश में एक बड़ी समस्या का रूप ले चुकी है । देश के किसी भी संस्थान में अगर जाएं तो अधिकतर लोग भ्रष्टाचार मे लिप्त ही मिलेंगे । निजी क्षेत्र हो चाहे सरकारी, कोई चपरासी हो या नेता कोई भी ईमानदारी के साथ कार्य नहीं करता। भ्रष्टाचार की समस्या देश को दीमक की तरह लगी हुई है, जो देश के विकास में सबसे बड़ी बाधा है । अगर भारत को विकासशील देश से पूर्णतया विकसित देश बनाना है तो उसके लिए एक " भ्रष्टाचार मुक्त भारत – विकसित भारत'' का निर्माण अति आवश्यक है।

'भ्रष्टाचार' का अर्थ भ्रष्ट आचरण से लिया जाता है । यह वह स्थिती है जिसमे अधिकारी तथा कर्मचारी विहित कर्तव्यों का पालन निष्ठापूर्वक भली – भांति और समय पर नहीं करते बल्कि मनमाने ढंग से विलंब से अनुचित रूप से करते है । भ्रष्टाचार सदैव किसी स्पष्ट अथवा असपष्ट लाभ के लिए कानून तथा समाज के विरोध में किया जाने वाला कार्य है।

वर्तमान भारत में भ्रष्टाचार की समस्या विभिन्न स्तरों पर फैली हुई है । भ्रष्टाचार दीमक बनकर अंदर ही अंदर हमारे भारत देश को खोखला करता जा रहा है। देश में लालच और बढ़ती प्रतियोगिता, नौकरी के अवसरों की कमी, स्वार्थ और असमानता ,शिक्षा की कमी और अकुशल नेतृत्व सभी भ्रष्टाचार को बढावा देने वाले कुछ प्रमुख कारण है।

> "भ्रष्टाचार की फैली बीमारी है, सतर्क और जागरूक रहने की बारी है।"

हालांकि सब जगह भ्रष्टाचार नहीं होता, देश में ईमानदारों की भी कमी नहीं है , किंतु अधिकतर हर जगह भ्रष्टाचार ही देखने को मिलता है।

<mark>भ्रष्टाचार के भारत पर प्रभाव –</mark>

<mark>भ्रष्टाचार भारत</mark> देश में हर क्षेत्र में व्याप्त है । भ्रष्टाचार के दुष्परिणामों पर निगाह डा<mark>ली जाए तो यह अत्यंत</mark> भयावह और डरावने लगते है।

इस व्यवस्था से उपजने वाले भारत में परिणाम निम्नलिखित है –





- सर्वजनिक निर्माण कार्य का स्तर घटिया होता है, तथा अनेक बार ये कार्य केवल कागजों पर ही होकर रह जाते है ।
- योग्य और निष्ठावान व्यक्तियों को समुचित अवसर नहीं मिल पाता है । गरीब व्यक्तियों के जीवन जीने के प्रकृतिक अधिकारों पर प्रतिकूल असर पड़ता है ।
- बेरोजगारी को बढावा मिलता है।
- आम आदमी का सरकारी तंत्र पर विश्वास घटता है इससे जनहीत के मुद्दो पर लोगों मे असंतोष फैलता है ।

भ्रष्टाचार मुक्त व विकसित भारत बनाने के उपाय –

एक विकसित और भ्रष्टाचार मुक्त भारत बनाने हेतु सरकार द्वारा भ्रष्टाचार विरोधी कडक कानून व नियम बनाकर उस पर स्वंय व जनता को अमल करना होगा। भारत को भ्रष्टाचार मुक्त बनाने के लिए उपाय इस प्रकार है। भारत को भ्रष्टाचार से मुक्त बनाने हेतु सर्वप्रथम रिश्वत लेने और देने पर रोक लगानी होगी। सभी कर्मचारियों और अफसरों की आय की जबाबदेही, उनके द्वारा किए जाने वाले कार्य की जांच होने चाहिए।

- संसद व राज्य विधायिका द्वारा त्वरित गति से कार्य करने वाला कानून बनाए जाए ।
- भ्रष्टाचार विरोधी जागरूकता अभियान चलाकर जन जन को सतर्क रहें हेतु जागरूक किया जाना चाहिए ।
- सभी स्थानों पर सतर्क और भ्रष्टाचार विरोधी कर्मचारियों और अधिकारियों की भर्ती सुनिश्चित की जानी चाहिए।
- स्ट्रिंग ऑपरेशन चलाकर भ्रष्टाचार में लिप्त लोगो को सामने लाया जाना चाहिए ।
- लोगो को सती के मार्ग पर चलने की शिक्षा के लिए प्रेरित किया जाए।
- इंटरनेट के माध्यम से हो रहे भ्रष्टाचार को रोकने की जरूरत ।
- देश में हर एक बच्चा स्कूल जाए और शिक्षा हासिल करे,तािक शिक्षा का अभाव भ्रष्टाचार फैलाने का कारण न बन सके ।

"सतर्कता को अपनाना है, भारत को भ्रष्टाचार मुक्त बनाना है ।''

भारत को भ्रष्टाचार मुक्त और विकसित बनाना यह कार्य बेहद मुश्किलों से भरा है, और नामुमिकन सा लगता है परंतु कहते है कि छोटी छोटी कोशिशों से बड़े बदलाव लाए जा सकते है। इस की शुरूवात हम खुद से ही कर सकते है। हमें कुछ अधिक करने कि आवश्यकता नहीं है, बिल्क यदि हर एक देश का नागरिक देश के प्रति अपनी ज़िम्मेदारी को समझे और भ्रष्टाचार को बढ़ावा देने वाली चीजों का प्रतीकार करे तो हम भ्रष्टाचार मुक्ति कि राह में एक बेहतर कदम उठा सकते है, और हमारी एकता, अखंडता, राष्ट्रियता और स्वतंत्रता बनी रहेगी। ऐसे महत्वपूर्ण उपायों को अपनाकर हम अपने भारत को एक विकसित और भ्रष्टाचार मुक्त भारत बना सकते है।

"ईमानदार बने, सतर्क रहें, विकसित राष्ट्र का निर्माण करें ।"









OUTREACH ACTIVITY - ZILLA PARISHAD SCHOOL, DOLKHAMB, SHAHPUR - 02&05 DEC '22

DRAWING AND RANGOLI COMPETITIONS



















OUTREACH ACTIVITY - ZILLA PARISHAD SCHOOL, DOLKHAMB, SHAHPUR - 02&05 DEC '22

DRAWING AND RANGOLI COMPETITIONS















परस्कार प्राप्त निबंध : सतर्कता जागरूकता सप्ताह - २०२२



भ्रष्टाचार मुक्त भारत – विकसित भारत

हिन्दी निबंध : द्वितीय परस्कार



श्री. वीरेन्द्र कुमार शुक्ला प्रबन्धक (संरक्षा–अनिक चेंबुर यार्ड)

"भ्रष्ट यस्य आचरण सः भ्रष्टाचारं करोति" अर्थात जिसका आचरण भ्रष्ट है वह भ्रष्टाचार करता है।

भ्रष्टाचार का शाब्दिक अर्थ है भ्रष्ट+आचार अर्थात भ्रष्ट आचरण अथवा नैतिकता से पतित आचरण। मोह, लोभ और निजी स्वार्थ में संलिप्त होकर अंतरात्मा की इच्छा के विरुद्ध, पक्षपात पूर्ण तथा नैतिक मूल्यों,मानकों,नियमों,सिद्धांतों एवं कानून के विपरीत किया गया प्रत्येक कर्म भ्रष्टाचार की श्रेणी में आता है। भ्रष्टाचार में लिप्त व्यक्तियों में बईमानी, चालाकी, चाटुकारिता, अविश्वसनीयता असत्यता,बनावटीपन, बहुरूपियापन, लालच, कुटिलता, और व्यवसनयुक्तता तथा दुर्बल प्रवृत्ति एवं कायरता जैसे दुगुर्ण प्राय: पाए जाते है।

घूसख़ोरी, चोरी, दलाली, जमाखोरी, कमीशनखोरी, कट मनी (Cut money), आयकर चोरी, अनावश्यक उपहारोंका आदान- प्रदान, नियम कानून व मानकों की अवहेलना, कामचोरी, सच्चाई पर पर्दा डालना, गुनाहों को छुपाना, भाई- भतीजा वंशवाद एवं परिवारवाद को बढावा, तथ्यो कों भ्रमित करना और पारदर्शिता का अभाव इत्यादि उदाहरण भ्रष्टाचार के ही विभिन्न रूप है।

वर्तमान युग में भ्रष्टाचार के दुष्प्रभाव की प्रचंडता कुछ निम्न प्रकार से भी उल्लेखित की जा सकती है।

पल-पल छल कपट होत. मिनटों में मारपीट. घन्टो में गला घोटने की घटती वारदात है। दिन-दहाडे क़त्ल होत, चोरी चन्द पलकों में, मनकी गतिसे डकैती और होती लूट पाट है। पग-पग पे राहजनी छेडखानी क्षण-क्षण में: भ्रष्टचरियों ने जमीर का लगाया व्यापार है। दफ्तरो में दलाली घूसख़ोरी हर मुहकमे में, चोरी, कमीशनखोरी से मचा हाहाकार है, नियम,कानून,सिध्दान्त और मानक सब, भ्रष्टकर्मी तोड़ते, नित करते दुष्कर्म है। लिखते "वीरेन्द्र" भ्रष्ट आचरण का ताण्डव देख. भ्रष्टाचार तो आज के समाज में सत्कर्म है।

इस प्रकार "परोपकाराय सतां विभूतया" के स्थान पर अब "भ्रष्टाचाराय सता विभूतया" की उक्ति साथर्क प्रतीत हो रही है। सच्चे अर्थो में आधुनिकता के नाम पर विज्ञान और तकनीकी ने भले ही प्रगति की है परन्तु हमारे शिष्टाचार, सभ्यता, संस्कार और नैतिकता का दैनिक पतन भी हुआ है। महात्मा गांधी ने हमें स्वतंत्रता दिला कर जिस भारत देश में रामराज्य की परिकल्पना की थी आज वो आपना भारत देश करप्शन पेर्सेप्शन इंडेक्स (Corruption perception Index) के १८० देशों की सूची में ८५ वें पायदान पर पड़ा हुआ है जबकि डेनमार्क, न्यूजीलैण्ड, फिनलैण्ड, व सिंगापूर जैसे छोटे देश शीर्ष पर विराजमान है। पड़ोसी देश पाकिस्तान १४० वें स्थान पर तथा सीरिया, सोमालिया और दक्षिण सूडान अन्तिम पायदान यानी सबसे भ्रष्ट की श्रेणी में आते है। उपरोक्त आकड़ों से ही स्पष्ट है की जिस देश में भ्रष्टाचार कम है वो विकसित हैं।

भ्रष्टाचार से अपराध, महंगाई, बेरोजगारी, आय की असमानता, कालाबाजारी, जनसंख्या वृद्धि, भुखमरी, प्रतिभा पलायन जैसी अनेकों सामाजिक कुरीतियों में वृद्धि होती है और साथ ही साथ विकास कार्यो में विलंब, जन सुविधाओ में कमी व्यक्ति की कर्मठता, ईमानदारी, गुणता, व मनोबल में गिरावट और वंशवाद, जातिवाद एवं भाई भतीजा वंशवाद को भी प्रोत्साहन मिलता है। आज भ्रष्टाचार रूपी दीमक ने देश में सरकारी व गैर सरकारी संस्थानों एंव सामाजिक संस्थानों और यहाँ तक की मानव जीवन के हर पहलू को लगभग खोखला बना दिया है। अंत: भ्रष्टाचार उन्मूलन वर्तमान समय की बहुत ही महत्वपूर्ण आवश्यकता है। तदनुसार भारत सरकार ने इस सम्बन्ध मे निम्नवत सराहनीय कदम उठाये है –

- 1. डाइरेक्ट बेनीफिट्स ट्रान्सफर सुविधा (DBT Initiatives) के अंतर्गत सरकार द्वारा प्रदत्त वार्षिक सुविधाओं जैसे किसान सम्मान निधि और गैस सब्सिडी इत्यादि को जनता के खातों में सीधा जमा करना।
- 2. पब्लिक प्रोक्योरमेंट (Public Procurement) में ई-टेंडेरिंग की शुरुवात करना ।
- 3. ई- गवनेर्न्स की शुरुवात एवं तत्सम्बंधी प्रावधानों का सरलीकरण करना।
- 4. गवर्नमेंट ई मार्केटप्लेसेस (GEM) की शुरुवात करना।
- 5. वर्ग "ख" और वर्ग "ग" के कर्मचारीचयन प्रक्रिया में साक्षात्कार का पूर्णतया उन्मूलन करना **।**
- 6. असंतोष जनक परफॉर्मेंस वाले कर्मचारीयों को बाध्य रूप से रिटायर करने वाले कानून FR-56 (J) और AIS (DCRB) नियम १९५८ को लागू करना एवं ऑल इंडिया सर्विस रूल में कानूनी प्रक्रिया त्वरित करने सम्बन्धी परिवर्तन करना और घूसख़ोरी, चोरी इत्यादि को अपराधिक गुनाहों की श्रेणी में रखकर तदनुसार भ्रष्टाचार निरोधक कानून १९८८ को परीवर्तित करना.
- 7. मुख्य सतर्कता आयोग की सिफ़ारिश से बड़े-बड़े सौदों में इंटीग्रिटि पैक्ट (integrity Pact) को अनिवार्य रूप से सम्मिलित करना ताकि कुछ भी गड़बड़ी होने पर जाँच प्रक्रिया को शीघ्र, सटीक एवं सुचारु रूप से करने की बाध्यता सुनिश्चित हो सके।
- 8. भ्रष्टाचार निरोधक कानून १९८८ के अंतर्गत लोकपाल नियुक्ति संबन्धित प्रक्रिया की प्रभावी शुरुवात करना.
- 9. प्रत्येक वर्ष हर सरकारी संस्थानो में सतर्कता जागरुकता सप्ताह का आयोजन करना जिसमे भ्रष्टाचार उन्मूलन प्रतिज्ञा, निबन्ध लेखन, पोस्टर, और प्रश्नोत्तरी प्रतियोगिता (Quiz Competition) जैसी बहुत सारी प्रतियोगिता का आयोजन करना सम्मिलित है।
- 10. अत्याधुनिक वैज्ञानिक आविष्कारो एवं तकनीकी के सही और प्रभावी सदुपयोग से मानव नियंत्रित सिस्टम को मशीन नियंत्रित सिस्टम मे परिवर्तित करने से भी भ्रष्टाचार उन्मूलन में काफी मदद मिली है। ऑनलाइन सेवाये कम्प्युटरीकृत आरक्षण व नेट बैंकिंग जैसे अनेकों उदाहरण इस दिशा मे उठाये गये सराहनीय कदम है।
- 11. सच्चे अर्थो मे संपूर्ण सिस्टम में पारदर्शिता लाना एक और अच्छा एवं प्रभावी कदम साबित होगा। आज हमारे सामने भ्रष्टाचार का कुचक्र एक बहुत बड़ी चुनोती है अगर हमें, अपने देश को विकास के मार्ग पर



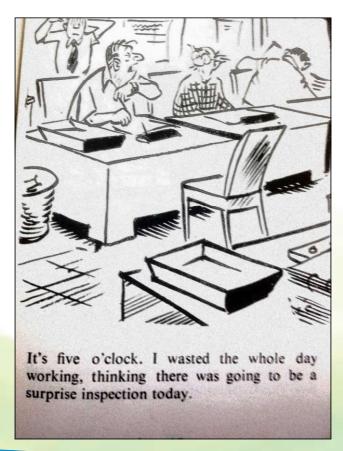


तेजी से अग्रसर करना है तो भ्रष्टाचार का जड़ से उन्मूलन अत्यन्त ही आवश्यक है। इसके लिये हमे आधुनिक व व्यवसायिक शिक्षा के साथ नैतिक शिक्षा को भी पाठ्यक्रमों में तत्काल प्रभाव से सम्मिलित करना होगा. ताकि बच्चो. युवाओं और भावी पीढ़ियो में नैतिक मूल्यों में संवर्धन संबन्धित शिक्षा का भी समावेश हो सके। हर माता पिता को अपने बच्चों में ईमानदारी, सच्चाई, सेवाधर्म, कर्मठता, कर्तव्यनिष्ठा, सत्कर्म, बड़ों व गुरुओं के प्रति आदर, देश प्रेम, दया, करुणा, और धार्मिक सहिष्णुता जैसे नैतिक मुल्यों को उभारना व संजोना होगा ताकि बच्चे का सर्वांगीण और बहुमुखी विकास हो सके। साथ ही उनके बौद्धिक विकास एवं शारीरिक स्वास्थ्य के लिये उन्हें योग एवं प्राणायाम की दैनिक <mark>शिक्षा</mark> <mark>भी बहुत ही लाभकारी सिद्ध होगी।</mark>

<mark>वर्तमान परिपेक्ष्य में सभी युवाओं को ईमानदा</mark>री, कर्तव्यपरायणता, अथक परिश्रम एवं संस्कारयुक्त शिक्षण तथा <mark>सर्वतोमुखी प्रशिक्षण की अत्यन्त आवश्यकता है</mark> और तभी वास्तव में हर व्यक्ति, परिवार, घर, गाँव, शहर, जनपद, प्रदेश और देश का सर्वागीण विकास सम्भव हो सकेगा और भ्रष्टाचार का सही मायने में हमेशा के लिए जड से उन्मुलन होना सम्भव हो सकेगा।

प्रतिवर्ष आयोजित सतर्कता जागरूकता सप्ताह रूपी अनवरत कदम से कंपनी कर्मचरियों में न केवल एक मजबूत नैतिक प्रवृति का सतत विकास होगा बल्कि हम अपने नैतिक मूल्यों नियमों व मानको का दैनिक अनुसरण करते हुए देश को भ्रष्टाचार मुक्त वातावरण प्रदान कर सकेंगे। इस प्रकार हमारा भारत देश एक दिन अवश्य ही विकसित राष्ट्र बनेगा "इसमें कोई संदेह नहीं"

" जय हिंद जय भारत "









OUTREACH ACTIVITY - ZILLA PARISHAD SCHOOL, DOLKHAMB, SHAHPUR - 02&05 DEC '22



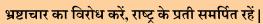


















OUTREACH ACTIVITY - ZILLA PARISHAD SCHOOL, DOLKHAMB, SHAHPUR - 02&05 DEC '22



















OUTREACH ACTIVITY - ZILLA PARISHAD SCHOOL, DOLKHAMB, SHAHPUR - 02&05 DEC '22

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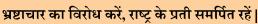
















पारितोषिक विजेता निबंध : दक्षता जागरूकता सप्ताह - २०२२



भ्रष्टाचार मुक्त भारत – विकसित भारत

मराठी निबंध : प्रथम पारितोषिक



कु. प्रज्ञा मलोजी पोफाळे श्री. मलोजी गणपत पोफाळे कोम्पोजिट वेल्डर (एस. बी. वेल्डिंग) यांची कन्या

प्रत्येक देश हा आपल्या संस्कृती आणि सभ्यता यामुळे ओळखला जातो. त्याचप्रमाणे आपला भारत देश हा सत्य, प्रामाणिकपणा, धार्मिकता, नैतिक मुल्ये आणि मानवतावादी या सर्वांमुळे जगप्रसिद्ध आहे.

परंतु आज भारत देशाला भ्रष्टाचार सारख्या अनेक समस्यानां सामोरे जावे लागत आहे. भ्रष्टाचार हा संपूर्ण जगाला आणि देशाला भेडसावणारा सर्वात मोठा प्रश्न आहे. आज ब-याच विकसीत आणि विकसनशील देशांनी प्रगती केली आहे आणि करीतही आहेत परंतु आजही कुठे न कुठे भ्रष्ट आचरण हे दिसून येतेच, भारताला वर्षपूर्वी सुवर्ण पक्षी म्हणून ओळखले जात असे, अश्या या सर्वसंप्पन देशात भ्रष्टाचाराचे मूळ पसरले आहे.

जेव्हा एखादी व्यक्ति न्याय व्यवस्थेच्या स्वीकारलेल्या नियमांच्या विरोधात जाऊन स्वतःचा स्वार्थ पूर्ण करण्यासाठी जे चुकीचे आचरण स्वीकारते त्याला भ्रष्टाचार असे म्हटले जाते. हा समाजाला लागलेला मोठा कलंक आहे, समाजाच्या हितासाठी दिलेल्या शक्तीचा गैरवापर आहे , भ्रष्टाचारास, जबाबदार असणारा सर्वात महत्वचा घटक म्हणजे ' माणसाचा लोभ ' सर्वसाधारण पणे लोकांना विलास आणि सुखसोयीची खूप तहान असते आणि परिणामी ते सर्व बेईमान कार्यात स्वत:ला सामील करून घेतात , शिवाय भारतीय जनता पुरेशी जागृत व ज्ञानी नाही, समाजातील प्रचलित असामाजिक घटकाविरुद्ध, भ्रष्ट लोकांविरुद्ध आवाज उठवण्याची जनतेला भीती वाटत आहे.

आज भारतात भ्रष्टाचार सर्वत्र प्रचलित आहे. मग ते रुग्णालयात असो, शिक्षण क्षेत्र असो, वा सरकारी कार्यालये कोणतेही क्षेत्र यांतून अस्खलित नाही, प्रत्येक वस्तुचा, संस्थेचा व्यापार केला गेला आहे. जवळजवळ सर्वत्र चुकीच्या मार्गानी पैसे कमविले जात आहेत. शैक्षणीक संस्था देखील भ्रष्टाचारात गुंडाळली गेली आहे. अत्यंत कमकुवत विद्यार्थ्याना पैश्यांच्या जोरावर कोणत्याही क्षेत्रातील जसे की अभियांत्रिकी, वैद्यकिय महाविद्यालयात प्रवेश मिळतो. यांमुळे चांगले विद्यार्थी नेहमी मागे राहत आहेत व त्यांना सामान्य विद्यालयात प्रवेश घेणे भाग पड़ते. शैक्षणिक भ्रष्टाचार हा देशाच्या भविष्यासाठी फार हानीकारक ठरणारा आहे.

देशातील वाढणारी बेरोजगारी हे देखील एक महत्वाचे भ्रष्टाचाराचे कारण आहे. बेरोजगार तरुणाई मध्ये <mark>नोकरीचे</mark> आमिष दाखवून लाखोंची लाच घेतली जाते, बेरोजगार तरुणाईसुद्धा आपला उदर निर्वाह करण्यासाठी <mark>अयोग्य आणि भ्रष्टा</mark>चारी पद्धत स्वीकारतात . आज भारत देशात प्रत्येक क्षेत्रात भ्रष्टाचार वाढत <mark>चालला आहे. 'काळा</mark> भ्रष्टाचार' – म्हणजेच हेतुपरस्पर वस्तुंच्या किंमती वाढवणे, कर चोरी करणे, वैद्यकीय क्षेत्रात गरज नसतानाही चुकीचे ऑपरेशन करून पैसे उकळणे, परीक्षार्थी स्वत:च्या स्वार्थसाठी चुकीचे मूल्यमापन करताना आढळतात, त्याचप्रमाणे मोठमोठ्या न्यायाधीशांकडून येणारे चुकीचे निर्णय, मतांसाठी सर्रास मोठ्या प्रमाणात पैसे व मद्य वाटप करणे, पैशाने खोटे अहवाल छापणे हे सर्व भ्रष्ट आचरण आहे अन देशात दिवसेंदिवस हे वाढतच चालले आहे.

भ्रष्टाचाराच्या बाबतीत आज भारत जगात ८५ व्या क्रमांकावर आहे भ्रष्टाचाराने भारतात आपली मुळे इतकी बळकट केली आहेत की, लोकांची मनसिकताच लाच देण्याची अन लाच घेण्याची बनली आहे, हा पैसे कमवण्याचा एक मार्ग बनला आहे, शिवाय लोक सुद्धा अधिका-यांच्या कामाला गती देण्यासाठी निमुटपणे लाच देत आहेत. नुकत्याच झालेल्या कोरोना साथीच्या काळात भ्रष्टाचाराचे उदाहरण पहावयास मिळाले जिथे संपूर्ण जग कोरोनाबद्दल भयभीत झाले होते त्याच वेळी, वैद्यकीय क्षेत्रांनी त्यात भर घातली, त्यांनी चुकीचे कोरोना अहवाल दिले, उपचारासाठी मनमानी फी घेतली, त्या कोरोना साथीच्या दरम्यान भ्रष्टाचारने त्याची मुळे अधिकाधिक पसरवली आहेत.

सध्या भ्रष्टाचार हा एक संक्रामक रोगाप्रमाणे झाला आहे , जो समाजात सर्वत्र दिसतो, भारतात असे अनेक बडे नेते आहेत, ज्यांनी आपले संपूर्ण आयुष्य भ्रष्टाचार आणि सामाजिक दुष्परिणामांच्या निर्मूलनसाठी व्यतीत केले आहे. परंतु त्यांच्या मार्गाकडे दुर्लक्ष करून आपण भारतीय नागरिक म्हणून असणा-या आपल्या जबाबदारी पासून पळ काढत आहोत ही एक लज्जास्पद गोष्ट्रच आहे.

भ्रष्टाचार सर्वाधिक नागरी सेवा, राजकारण, समाजकर्ते व्यवसाय आणि इतर बेकायदेशीर क्षेत्रात पसरला आहे. भारत जगात आणि लोकशाही व्यवस्थेसाठी प्रसिद्ध आहे , परंतु भ्रष्टाचारामुळे त्याचे दिवसेंदिवस नुकसान होत आहे. यासाठी सर्वात जबाबदार असलेले हे आपले राजकरणी, ज्यांना आपण आपल्या मोठ्या आशेने मतदान करतो, निवडनुकांच्या वेळी ते आपल्याला मोठी आश्वासने देतात. मात्र निवडणुका झाल्या, की ते आपल्या मुळ रंगात येतात, मला खात्री आहे की ज्या दिवशी हे राजकारणी आपला लोभ सोडून जनकल्याणाचे काम हाती घेतील त्या दीवसांपासून आपला देश नक्कीच भ्रष्टाचारमुक्त होईल.

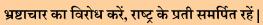
भारताला भ्रष्टचारमुक्त करण्यासाठी सरकार तसेच देशातील प्रत्येक नागरीकाने पाऊल उचलले पाहिजे. विविध स्तरांवर कडक कारवाई केली पाहिजे. तसेच सरकारने देशातील प्रत्येक बेरोजगार लोकांना रोजगार प्राप्त करून देण्याचा प्रयत्न केला पाहिजे. त्याचप्रमाणे देशात काळा पैसा वापरणा-या लोकांवर कठोर कायदे केले पाहिजेत, जोपर्यंत हे थांबणार नाही तोपर्यंत देशातील प्रत्येक नागरिक आपली सामाजिक जबाबदारी उचलणार नाही. सरकारने महागाईवर नियंत्रण ठेवले पाहिजे, त्याचमुळे जनतेतील भ्रष्टाचार कमी होण्यात मदत होईल.

भ्रष्टाचार रोखण्यासाठी कठोर व कडक कायदे यांची कार्यक्षम आणि द्रुत अंमलबजावणी झाली पाहिजे, भ्रष्ट अधिका-यांना आळा घालण्यासाठी सर्व सरकारी व खाजगी कार्यालयांमध्ये कॅमेरे लाऊन त्यांचे परीक्षण करण्याची गरज आहे.

भ्रष्टाचार केवळ देशाच्या आर्थिक वाढ व विकासाचा अडथळाच नसून , दहशतवाद , मानवी तस्करी, वेश्याव्यवसाय, खंडणी इत्यादी यासारख्या इतर भयंकर गुन्हयांना जन्म देतो. म्हणूनच आपण सर्व नागरीकांनी <mark>याविरुद्ध लढा देण्यासाठी पुढे यायला</mark> हवे, सर्वानी आपापली सामाजिक जबाबदारी उचलायला हवी.

मला कितीही त्रास झाला, कामाला कितीही वेळ लागला तरी त्यास गती देण्यासाठी व स्वत:च्या स्वार्थसाठी मी भ्रष्टाचार करणार नाही व इतरानां करू देणार नाही अशी प्रतिज्ञा प्रत्येक भारतीय नागरिकाने घेतली व अमलात आणली तर नक्कीच आपला भारत देश भ्रष्टाचार मुक्त विकसीत देश म्हणून ख-या अर्थाने ओळखला जाईल.

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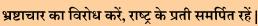
















पारितोषिक विजेता निबंध : दक्षता जागरूकता सप्ताह - २०२२



भ्रष्टाचार मुक्त भारत – विकसित भारत

मराठी निबंध : दितीय पारितोषिक



श्री. प्रशांत उत्तमराव कवडे Project P75 Office - East Yard

<mark>भ्रष्टाचार हा शब्द दोन शब्दांपासून मिळून बनलेला आहे. भ्रष्ट आणि आचार यात भ्रष्ट अर्थात चुकीचा आणि आचार</mark> म्हणजे वागणूक चुकीच्या वागणुकीला भ्रष्टाचार म्हटले जाते. चुकीच्या पद्धती वापरून जो व्यक्ती अनैतिक कार्यात सलग्न होतो त्याला 'भ्रष्टाचारी' म्हटले जाते. आज आपल्या देशात भ्रष्टाचार मोठ्या प्रमाणात वाढलेला आहे. नेते व देशातील लोक सत्याचा मार्गावर तरक्की मिळवणे सोडून भ्रष्ट निती आचरणात आणत आहेत. उदाहरण म्हणून जर तुम्हाला एखाद्या नोकरीत प्रमोशन हवे असेल किंवा नवीन नोकरी हवी असेल तर ते काम लाच देऊन केले जातात. लाच देणे किंवा घेणे हा कायद्याने गुन्हा आहे. परंतु आजकाल ची वास्तविकता ही आहे की जर कोणी लाच देताना पकडले गेले तर पोलिस स्टेशन मध्ये पुन्हा लाच देऊन ते सुटून जातात. बरेच दुकानदार स्वस्त आणि हलक्या दर्जाचा वस्तू महाग किमतीत विकून अधिक फायदा प्राप्त करतात.

आजकाल लोकांची मानसिकता अशी झाली आहे की त्यांना वाटते जर ते योग्य मार्गावर राहतील तर त्यांचे काम व्ह्यायला खूप दिवस लागून जातील. आजच्या व्यस्त जिवनात प्रत्येकाला लवकर यश हवे असते. या साठी काही लोक आपल्या प्रतिस्पर्धीना लाचखोरी व इतर खोट्या आरोपांमध्ये फसवून टाकतात. आजकाल मोठ मोठे श्रीमंत व्यापारी आपत्कालीन परिस्थितीत मोठ्या प्रमाणात धान्य साठवून ठेवतात. ज्यामुळे सामान्य माणसाला अन्नाच्या कमतरतेला सामोरे जावे लागते

भ्रष्टाचार एका संक्रामक रोगाप्रमाने देशात पसरत आहे. दिवसेंदिवस भ्रष्टाचार च्या घटना वाढत आहेत. अधिकतर लोक बेइमानी आणि चोरी चा मार्ग अवलंबत आहेत. कोर्टात खोटे साक्षीदार दाखवून गुन्हेगार सुटत आहेत. बऱ्याच श्रीमंतांची मुले आजकाल पैसे भरून खोट्या पदव्या मिळवत आहेत. आज आपल्या देशाची राजनैतिक प्रणाली भ्रष्टाचारात लिप्त आहे. देशाचे जास्तकरून नेते, खासदार अशिक्षित आहेत. जर देशाची लगाम या लोकांच्या हाती असेल तर देश प्रगती करू शकणार नाही. अश्या देशाचे भ्रष्ट नेते लोकांना पैसे वाटून मत विकत घेतात आणि देशात निवडून येतात.

आपल्या देशात वाढत्या भ्रष्टाचाराची अनेक कारणे आहेत. कधी कधी पैश्याच्या कमतरतेमुळेही लोक भ्रष्टाचाराच्या मार्गावर चालू लागतात. शासनाला भ्रष्टाचाराच्या विरुद्ध कठोर कायदे बनवायला हवेत. आज आपल्या देशात असे कोणतेही क्षेत्र नाही जे भ्रष्टाचार मुक्त आहे. खेडे असो किंवा शहर प्रत्येक ठिकाणी भ्रष्टाचार आहे. भ्रष्टाचार मनुष्यातील माणुसकीला नष्ट करीत आहे. पैश्यांची आवश्यकता प्रत्येकालाच आहे परंतु याचा अर्थ असा नाही की आपण अयोग्य मार्गीने पैसे कमावणे सुरू करू. आपण सर्वांनी मिळून एक भ्रष्टाचार मुक्त समाजाची स्थापना करायला हवी. जे नेते भ्रष्टाचारी असतील अश्याना मत द्यायला नको. जेव्हा आपण भ्रष्टाचार कमी करायचा प्रयत करू तेव्हाच देशाची प्रगती आणि विकास होईल.

भारताला विविध स्तरांवर भ्रष्टाचाराची समस्या भेडसावत आहे. ही समस्या आपल्या देशाला अंतर्गत खात आहे. हीच ती वेळ आहे जेव्हा आपण प्रत्येकाने आपल्या देशावर भ्रष्टाचाराचे नकारात्मक परिणाम समजून घेतले पाहिजे आणि आपला देश भ्रष्टाचारमुक्त करण्यात आपले योगदान दिले पाहिजे.

भारतीय राजकारणी भ्रष्ट आहेत असे अनेकदा म्हटले जाते पण भ्रष्टाचाराचे हे एकमेव क्षेत्र नाही. भ्रष्टाचार प्रत्येक क्षेत्रात आहे आणि तो आपल्या देशाला बरबाद करत आहे मी भ्रष्टाचारमुक्त भारताचे स्वप्न पाहतो.

एक अशी जागा जिथे प्रत्येकजण कठोर परिश्रम करतो आणि त्यांन<mark>ा ते पात्र आहे. ते स्थान जे त्यांच्या ज्ञान आणि</mark> कौशल्याच्या आधारे जात, रंग, पंथ किंवा धर्म विचारात न घेता सर्वांना समान संधी देते.

अशी जागा जिथे लोक इतर लोकांचा वापर त्यांच्या स्वार्थी हेतू पूर्ण करण्यासाठी करत नाहीत.पण अरेरे, भारत माझ्या कल्पनेच्या आदर्श ठिकाणापासून खूप दूर आहे. प्रत्येकजण पैसा कमावण्यात आणि आपली जीवनशैली वाढवण्यात एवढा मग्न आहे की आपली स्वप्ने आणि महत्त्वाकांक्षा पूर्ण करण्यासाठी भ्रष्ट पद्धती वापरण्यास ते चुकत नाहीत. प्रामाणिकपणे काम करणाऱ्यांना कुठेही स्थान मिळत नाही, असा सर्वसामान्यांचा समज आहे. त्यांना किचतच पदोन्नती मिळते आणि तुटपुंजा पगार मिळत राहतो. दुसरीकडे, जे लोक लाच मागतात आणि आपली कामे पूर्ण करण्यासाठी अयोग्य मार्ग वापरतात ते यशाच्या शिडीवर चढतात आणि चांगले जीवन जगतात.हे समजून घेणे आवश्यक आहे.

देशाला भ्रष्टाचारमुक्त करण्यासाठी वैयक्तिक प्रयत्न केले जाऊ शकतात पण ही समस्या मुळापासून दूर करायची असेल तर सरकारी हस्तक्षेप आवश्यक आहे. या समस्येपासून मुक्त होण्यासाठी भारत सरकारने कठोर कायदे करावेत.

कोणत्याही प्रकारचे भ्रष्ट व्यवहार करणाऱ्यांना कठोर शिक्षा झाली पाहिजे.देशातील सरकारी अधिकारी कामाच्या बाबतीत त्यांच्या निवांत वृत्तीसाठी ओळखले जातात. लोकांना विविध शासकीय सेवा देण्यासाठी ते बिनदिक्कत लाच घेतात.

या दुष्ट प्रथांना थांबवता येत नाही. सरकारी कार्यालयांमध्ये लाच घेणे आणि सत्तेत असलेल्या लोकांसाठी उपकार करणे ही एक सामान्य गोष्ट आहे.याचा अर्थ प्रत्येक सरकारी अधिकारी भ्रष्ट आहे असे नाही. त्यातील काही आपले कर्तव्य निष्ठेने पार पाडतात.

पण गंमत अशी आहे की जे वाजवी वापर करतात ते किरकोळ कमावतात आणि जे भ्रष्ट पद्धती वापरतात ते चांगले कमावतात आणि चांगले जीवन जगतात.आपल्या देशातील मीडिया खूप मजबूत आहे.

त्याला आपले मत मांडण्याचा आणि बोलण्याचा अधिकार आहे. भ्रष्ट अधिकाऱ्यांचा पर्दाफाश करण्यासाठी या अधिकाराचा पुरेपूर वापर झाला पाहिजे. प्रसारमाध्यमांनी नियमितपणे स्टिंग ऑपरेशन केले पाहिजेत आणि भ्रष्ट व्यवहार करणाऱ्या लोकांना प्रसिद्धीच्या झोतात आणावे.

यातून गुन्हेगारांचा पर्दाफाश तर होईलच पण सर्वसामान्यांमध्ये भीतीचे वातावरण निर्माण <mark>होईल. कोणतेही भ्रष्ट मार्ग</mark> वापरण्यापूर्वी ते दोनदा विचार करतील.





























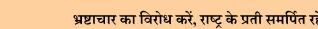


















PRIZE-WINNING ESSAYS: VIGILANCE AWARENESS WEEK - 2022



CORUPTION FREE INDIA FOR DEVELOPED NATION

Essay in English - First Prize



Mrs. Shruti Y Mahadik PA to D(S)

CORUPTION FREE INDIA FOR DEVELOPED NATION

"There are two things in Indian history — One is incredible optimism and potential of the place and the other is the betrayal of that potential – for example, corruption. These two strands intertwine through the whole of Indian history and may not be just Indian history."

-Salman Rushdi

Corruption is a widespread infectious parasite that is sucking the lives of systems, departments, institutions, individuals, or groups and has penetrated into all walks of life be it social, religious, cultural, educational or moral. Corruption is a favor or benefits demanded, offered or produced for official work. It is an informal payment or favor for an official benefit.

It is really a matter of shame that India is one of the most corrupt countries in the world. There will hardly be any area of life in our country where we do not have to face this hydra-headed menace. Most of us, if not all of us, are either corrupt or victims of this malaise.

Presence of Corruption from Ancient Age

Corruption is a very old social evil. It has always existed in some form or the other in human society. It is important to note that 'Atharva Veda' warns people to stay away from corruption. Kautilya's 'Arthashastra' mentions forty methods adopted by corrupt people for misusing government funds. The Sultan of Delhi, Alaudin Khilji had to substantially increase the salary of his land revenue employees to save them from indulging in corruption. Pandit jawaharlal Nehru in his book 'The Discovery of India' has written about the widespread corruption in India during the British rule.

Types of Corruption

- Conventional Corruption: It occurs when government officials, whether of high or low rank, illegally obtain or accumulate undue benefits for their personal use and not in relation to public interest.
- Unconventional Corruption: It exists where a public government official acts without consideration for the public interest but there is no apparent monetary or other transaction between the two parties. This includes misappropriation, theft, breach of trust, etc.
- Political Corruption: It is considered a type of grand corruption because of its seriousness and the involvement of high officials. This includes politicians who prefer certain companies and industries over others. Here, the companies and organizations that shape and influence laws or government policies.



- Systemic Corruption: It exists where corruption is rampant in society. It exists where it regular in practice between government and private businesses. In contrast, personal corruption exists where corruption is rare and has few personal functions.
- Public and Private Corruption: Government officials are involved in public corruption
 while private officials are involved in private corruption. Public corruption involves the
 misuse of public money whereas private corruption involves corruption in the private
 sector which hurts the interests of citizens.

"ON THIS EARTH THERE IS EVERYTHING FOR EVERYONE'S NEED BUT NOT FOR THEIR GREED"

Reasons of Corruption in India:

- Poor regulatory framework
- Exclusivist process of decision making aggravated by discretion and official secrecy.
- Rigid bureaucratic structures and processes
- Absence of effective internal control mechanism
- Social acceptability and tolerance for corruption
- Absence of a formal system of inculcating the values of ethics and integrity
- Lack of effective management and organization
- Economic instability
- Large size of population, mass poverty, mass hunger and widespread illiteracy
- Ineffective leadership
- Inadequate public support
- Irresponsible attitude of people towards country
- Corrupt administrative system
- Lack of autonomy in private sector
- Lack of exemplary punishment to the criminals
- Lack of good control and vigilance
- Exploitation of employees, unemployment etc.

Consequences of corruption for India:

Whether it is India or any other country, corruption is a bane for every nation. Corruption is anti-social, anti-poor, anti-growth, anti-investment and inequitable. Cost of corruption for a nation is very high. It has numeral consequences for a nation. Visible consequences of corruption are mentioned below:

- It depletes democratic values and good governance. Corruption in election and legislative bodies reduces accountability and representation in policymaking.
- Corruption in judiciary suspends rule of law.
- Corruption in public administration hinders equal provision of services.
- Officials are hired or promoted without regard to performance.





- Corruption generates distortions and inefficiency and adversely hit the economic development.
- Corruption raises the cost of doing business. Officials intentionally promote certain conditions to ensure that they get bribes, through delays and unnecessary requirements.
- Corruption also generates economic distortions in public sector by diverting public investment away from education into capital projects where bribes and kickbacks are plenty. Officials increase the technical complexity of public sector projects to conceal such dealings, thus further distorting investment.
- Corruption lowers compliance with construction, environmental, or other regulations; reduces quality of government services and infrastructure; and increases budgetary pressures on government, thus deters investment and reduces economic growth.
- Corruption hinders human development by limiting access to basic social services and by increasing their delivery cost.
- Corruption has lead to neglect of social sector on the ground that quality of human resources is very poor in India. Education and health opportunities are very limited due corruption which affect quality of life, productivity, income, competitiveness, innovativeness and poverty reduction in India.
- Due to corruption, we are lagging behind almost in every field-sports, inventions, health, medicine, research, education, economy, defense, infrastructure, technology and so on.

Suggestions to fight against Corruption:

Recently, corruption is being addressed by financial institutions, government agencies, bilateral donors, international organizations, non-governmental organizations (NGOs) and development professionals due to its adverse impacts on human development.

Despite countless policy diagnoses, public campaigns to raise awareness, and institutional and legal reforms to improve public administration, it is observed that it continues to flourish. Corruption needs to be fought on multiple fronts.

Following measures can be helpful:

- Integrated approach of government, civil society and business firms
- Strict laws and strict exemplary punishments
- Quick and early disposal of cases of corruption
- Electoral reforms
- Value enriched education to people to make them responsible and corruption free
- Every government office must disseminate information to general public where they can report the bribery cases. Government should keep the identity of the complainant confidential/secret.
- Anonymous complaint boxes in each government office to encourage general public to complain against corrupt officials without any fear.

Anti-Corruption laws for Corruption-Free India:

One of the most important laws against corruption-free India was passed in 2005. It is





known as the Right to Information Act. According to this act, the employees working in government departments have to give information if citizens request any information from that office or from that department regarding the services they provide. Furthermore, this act also binds government employees to provide information in a limited time period. This act has reduced corruption in the government department significantly.

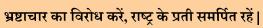
• The Lokpal and Lokayukta Act was also passed in Parliament in 2013 and came into force in 2014. Under this act, the government has established an entity that will be called Lokpal and will only look into matters of corruption. In other words, it will check into the allegations which have been made against public servants.

CONCLUSION:

We can conclude that Corruption is a greatest single bane of our society today. It is such an evil that destroys a system in such a way that we are left with valueless society, lopsided economic development and dysfunctional legal framework. It swallows a transparent and prosperous social, political and economic system. Though every single citizen of India wishes to get rid of it, but it is not as easy as it seems to be.

It is a national dream to make our nation corruption free. But how is it possible? As mentioned, the most important factor responsible is our own nature. So first of all we must be strong enough with high morale to fight this evil. A value based education is must to make ourselves ethically and morally robust. Further, to curb this menace, it must first be thoroughly diagnosed and then requires strong collective efforts from different sectors of society. Role of general public is of utmost important. It is only when public supports leaders like Anna Hazare, Arvind Kejriwal, Bhagwant Mann that government is compelled to ensure transparency and accountability in administration. Be a revolutionary for a right cause. The cause is to fulfil the national dream of Corruption free India. It is our own responsibility to turn the dream into reality. Find reality in the words of Dr. A PJ Abdul Kalam,



























PRIZE-WINNING ESSAYS: VIGILANCE AWARENESS WEEK - 2022



CORUPTION FREE INDIA FOR DEVELOPED NATION

Essay in English - Second Prize



Ashish Kumar Kandoi Assistant Manager (CP)

Many Countries around the world face the problem of corruption. India is the such country that is severely impacted by this problem. India faces the problem of corruption at various levels. The problem is eating our country internally.

Corruption is deceitful behavior that people in positions of power exhibit for personal gain. It is commonly seen amongst government officials, politicians, police department etc. The different forms of corruption include bribery, embezzlement, extortion, networking, Under-the-table transactions, money laundering etc.

In the recent few years, corruption scams that have been revealed in India are of mammoth proportion. Corruption is blamed for slanting the economy of India. 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.

The causes of corruption in India include excessive regulations, complicated tax and licensing systems, numerous government departments with opaque bureaucracy and discretionary powers, monopoly of Government controlled institutions in certain goods and services delivery, and lack of transparent laws and processes. India's many incidents of corruption have shocked India so far. Some of the corruption incidents are choppergate scam, Vijay Mallya scam in 2016, 2010 Common wealth games scam, the Adarsh Housing Society scam, the coal mining scam, 2G spectrum scam, satyam scam, etc.

Corruption-free India can not the visualized without realizing the impression that corruption has made in our society. The scams that occurred in our country have made our country financially feeble because the same money could have been used for development of schools, development of roads and many project that could have created employment opportunities.

If gone unchecked, corruption will keep rising in the community, which will result in increased criminal activities and organized crimes. Different steps can help in managing corruption and bringing it down. Education is one of the most critical steps. It can help reinforcing the correct business practices. This way, people will know how to identify corruption.

Some of the steps that should be taken to prevent corruption and make India a developed nation are enlisted hereunder.

A sense of accountability of income should be given to all the workers at all levels to prevent taking bribes. The anti-corruption officers should be vigilant. Development of a new system that



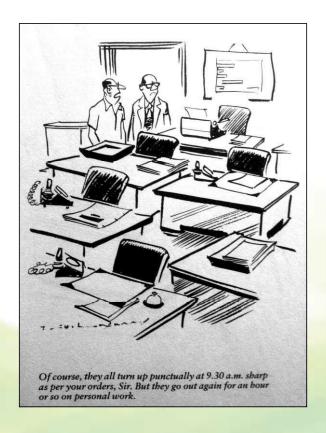


is fair and just that will root out corruption. The government must pass stern laws and must also work upon implementing them strictly. The political leaders must be selected based on their educational qualification and there must be laws to dismiss them in case they are found guilty of corrupt practices. A sense of responsibility by the bribe givers should be inculcated by conducting anti-corruption awareness campaigns, stings and robust laws should be in place.

One of the most important laws against corruption-free India was passed in 2005 known as "Right to Information" Act (RTI). This has considerably reduced corruption and opened up avanues to redress grievances. "Right to Public Services Laws" is also meant to reduce corruption among the government officials and to increase transparency and public accountability. Public servants in India can be imprisoned for several years and penalized for corruption under the Indian Penal Code Act 1860; Prosecution Section of Income Tax Act, 1961; Prevention of Corruption Act, 1988; Benami Transactions (Prohibition) Act, 1988 and Prevention of Money Laundering Act, 2002. A Variety of anti-corruption organizations have been created in India to actually fight against corrupt government and business practices.

Through we want a corruption free India, no one is ready to contribute to the cause. We are rather adding to it. To free our country from this evil practice, we must stand united and honest. The government has passed many laws and taking actions on them at short notice. Our country can flourish and grow better if we get rid of the problem of corruption. Definitely, eliminating and reducing corruption will take time as we have to be patient and vigilant against corruption. Eventually, we the people of India also have to take responsibility for making our country corruption free.











TRAINING ON PREVENTIVE VIGILANCE FOR MDL EXECUTIVES (12 & 13 JUN '23)



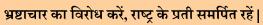


















TRAINING ON PREVENTIVE VIGILANCE FOR MDL EXECUTIVES (12 & 13 JUN '23)



















PRIZE-WINNING SLOGANS : VIGILANCE AWARENESS WEEK - 2022

हिन्दी

प्रथम पुरस्कार

"भष्टाचार मुक्त भारत का करे संकल्प भारत देश को विकसित बनाने का यही है विकल्प।"

श्री. दिलीपकुमार भोजवानी, प्रबंधक (पूर्व खंड – मरम्मत), व्य. सं. 99982 डॉ. सुमेध कुशलराव हड़के, हिंदी ट्रांसलेटर (हिंदी विभाग), व्य. सं. 201167 द्वीतीय पुरस्कार

"देश का भविष्य उज्जवल बनाना है, भ्रष्टाचार को हर क्षेत्र से मिटाना है।" श्री. चंद्रकांत दत्तात्रय सगट, उप-प्रबंधक (मेन स्टोर - पूर्व यार्ड), न्य. सं. 100258

मराठी

प्रथम परितोषिक

"भ्रष्टाचाराने मानुसकी हरवती, काहीनी आपती माणसे गमावती, आपणच आणू भ्रष्टाचारावरती सक्ती, मगच होईल भ्रष्टाचारातुन देशाची मुक्ती।" कु. मोहिनी महेंद्र सावंत, जूनियर प्लैनर एस्टीमेटर (जिन - हल योजना), दि. नं. 224676

द्वीतीय परितोषिक

"जर हवा असेल देशाचा विकास , तर नका करू भ्रष्टाचा-याना जवळपास." श्री. काकासाहेब चांगदेव कडू, गॅस कटर (जिन - झलाई), टि. नं. 220311

ENGLISH

FIRST PRIZE

When money flows in favours, and men get rich by graft;
Then society is doomed, and nation is damned.

Lets' pledge to eradicate corruption and help develop our nation.

- Mr. Pankaj Singh, DGM (SB-Paint Shop), P No. 99784

SECOND PRIZE

Corruption is dim and dark, Development is light and bright;
Adapt CVC's mission and join the fight:
Lets' Fight to eradicate corruption and help development our nation.
Mr. Prakash Chandra Jha, DGM (SB- Works), P. No. 98864







माझगांव डॉक शिपबिल्डर्स लिमिटेड MAZAGON DOCK SHIPBUILDERS LTD. डॉकयार्ड रोड, मुंबई - 400 010 DOCKYARD ROAD, MUMBAI-400 010



सूचना /NOTICE

आम जनता की सूचना हेतु FOR THE INFORMATION OF GENERAL PUBLIC

कृपया रिश्वत न दें। यदि इस कंपनी में कोई आपसे रिश्वत मांगे या आपके पास इस कंपनी में होने वाली भ्रष्टाचार की कोई

जानकारी हो या आप इस कंपनी में भ्रष्टाचार के शिकार हुए हों, तो अपनी शिकायत इनके पास दर्ज करें: कृपया लाच देऊ नका. या कंपनी मध्ये एखाद्या कर्मचार्याने आपल्याकडे लाच मागितली किंवा आपल्याकडे या कंपनीतील

सूचना: भ्रष्टाचाराची काही माहिती असल्यास किंवा आपण भ्रष्टाचाराला बळी पडत असाल तर आपली तक्रार खालील ठिकाणी करावी:

DO NOT PAY BRIBES. IF ANYBODY OF THIS COMPANY ASKS FOR BRIBE OR IF YOU HAVE ANY INFORMATION NOTICE:

ON CORRUPTION IN THIS COMPANY OR IF YOU ARE A VICTIM OF CORRUPTION IN THIS COMPANY, YOU CAN

COMPLAIN TO:

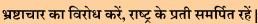
	अध्यक्ष एवं प्रबंध निदेशक	Chairman & Managing Directror
	पांचवी मंजिल, माझडॉ <mark>क भवन</mark>	5 th Floor, Mazdock House
1	ईमेल : chmd@maz <mark>dock.com</mark>	E-Mail : chmd@mazdock.com
	दूरभाष : 022-237383 <mark>27</mark>	Tel No.: 022-23738327
	फ़ैक्स : 022-23725043	Fax No.: 022-23725043
	या	OR
	मुख्य सतर्कता अधिकारी	Chief Vigilance Officer
	पहली मंजिल, पश्चिम खंड	1" Floor, West Block
2	ईमेल : cvo@mazdock.com	E-Mail: cvo@mazdock.com
	दुरभाष : 022-23726082	Tel No : 022-23726082
	फ़ैंक <mark>्स :</mark> 022- <mark>23778319</mark>	Fax No. : 022-23778319
	या —	OR
3	सचिव केन्द्रीय सतर्कताआयोग सतर्कता भवन, ब्लॉक–ए, जी.पी.ओ. कॉम्प्लेक्स, आईएनए नई दिल्ली –110 023. ईमेल : cenvigil@nic.in दूरभाष : 011-24600200 फ़ैक्स : 011-24651186/24651010	Secretary Central Vigilance Commission Satarkata Bhavan, Block-A, GPO Complex, INA New Delhi – 110 023 Email : cenvigil@nic.in Tel No : 011-24600200 Fax No : 011-24651186/24651010
	या	OR
4	पुलिस अधिक्षक केन्द्रीय जाँच ब्यूरो एंटी करप्यान ब्यूरो 8वीं, 9वीं एवं 10वीं मंजिल, प्लॉट संख्याः सी 35ए, ब्लॉक- जी, बांद्रा कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई – 400 098 ईमेल : hobacmum@cbi.gov.in दूरभाष : 022-26529938/26529934/26529042 फ़ैक्स : 022-26529951	Superintendent of Police Central Bureau of Investigation Anti-Corruption Bureau 8th, 9th & 10th Floor, Plot No. C-35A, G Block Bandra Kurla Complex, Bandra (E), Mumbai-400 098 Email : hobacmum@cbi.gov.in Tel No : 022-26529938/26529934/26529042 Fax No : 022-26529951

केन्द्रीय सतर्कता आयोग को किये जाने वाली सभी शिकायतें<mark>, इसके "</mark>कम्प्लेंट हैं<mark>डलिंग पॉलिसी" के आधार पर की जा सकती है, जो सार्वजनिक</mark> डोमेन में आयोग की वेबसाईट (www.cvc.gov.in) पर उपलब्ध है। शिकायतें आयोग की वेबसाईट पर ऑनलाइन भी दर्ज <mark>की जा सकती है।</mark>

केन्द्रीय दक्षता आयोगाला करण्यात येणा-या सर्व तक्रारी (www.cvc.gov.in) या आयोगाच्या संकेतस्थळावर उपलब्ध असलेल्या तक्रार <mark>हाताळण्याच्या नितीनुसार करण्यात याव्यात. आयोगाच्या संकेतस्थळावर सुद्धा तक्रारी दाखल केल्या जाऊ शकतात.</mark>

All complaints to the Central Vigilance Commission (CVC) may be made in terms of its "Complaint Handling Policy" which is available in public domain on the Commission's Website i.e. www.cvc.gov.in. Complaints can also be lodged online on Commission's Website.

आदेशानुसार / By Order







पारितोषिक विजेता निबंध : दक्षता जागरूकता सप्ताह - २०२२



भ्रष्टाचार मुक्त भारत – विकसित भारत

मराठी निबंध : प्रथम पारितोषिक



कु. प्रज्ञा मलोजी पोफाळे श्री. मलोजी गणपत पोफाळे कोम्पोजिट वेल्डर (एस. बी. वेल्डिंग) यांची कन्या

प्रत्येक देश हा आपल्या संस्कृती आणि सभ्यता यामुळे ओळखला जातो. त्याचप्रमाणे आपला भारत देश हा सत्य, प्रामाणिकपणा, धार्मिकता, नैतिक मुल्ये आणि मानवतावादी या सर्वांमुळे जगप्रसिद्ध आहे.

परंतु आज भारत देशाला भ्रष्टाचार सारख्या अनेक समस्यानां सामोरे जावे लागत आहे. भ्रष्टाचार हा संपूर्ण जगाला आणि देशाला भेडसावणारा सर्वात मोठा प्रश्न आहे. आज ब-याच विकसीत आणि विकसनशील देशांनी प्रगती केली आहे आणि करीतही आहेत परंतु आजही कुठे न कुठे भ्रष्ट आचरण हे दिसून येतेच, भारताला वर्षपूर्वी सुवर्ण पक्षी म्हणून ओळखले जात असे, अश्या या सर्वसंप्पन देशात भ्रष्टाचाराचे मूळ पसरले आहे.

जेव्हा एखादी व्यक्ति न्याय व्यवस्थेच्या स्वीकारलेल्या नियमांच्या विरोधात जाऊन स्वतःचा स्वार्थ पूर्ण करण्यासाठी जे चुकीचे आचरण स्वीकारते त्याला भ्रष्टाचार असे म्हटले जाते. हा समाजाला लागलेला मोठा कलंक आहे, समाजाच्या हितासाठी दिलेल्या शक्तीचा गैरवापर आहे , भ्रष्टाचारास, जबाबदार असणारा सर्वात महत्वचा घटक म्हणजे ' माणसाचा लोभ ' सर्वसाधारण पणे लोकांना विलास आणि सुखसोयीची खूप तहान असते आणि परिणामी ते सर्व बेईमान कार्यात स्वत:ला सामील करून घेतात , शिवाय भारतीय जनता पुरेशी जागृत व ज्ञानी नाही, समाजातील प्रचलित असामाजिक घटकाविरुद्ध, भ्रष्ट लोकांविरुद्ध आवाज उठवण्याची जनतेला भीती वाटत आहे.

आज भारतात भ्रष्टाचार सर्वत्र प्रचलित आहे. मग ते रुग्णालयात असो, शिक्षण क्षेत्र असो, वा सरकारी कार्यालये कोणतेही क्षेत्र यांतून अस्खलित नाही, प्रत्येक वस्तुचा, संस्थेचा व्यापार केला गेला आहे. जवळजवळ सर्वत्र चुकीच्या मार्गानी पैसे कमविले जात आहेत. शैक्षणीक संस्था देखील भ्रष्टाचारात गुंडाळली गेली आहे. अत्यंत कमकुवत विद्यार्थ्याना पैश्यांच्या जोरावर कोणत्याही क्षेत्रातील जसे की अभियांत्रिकी, वैद्यकिय महाविद्यालयात प्रवेश मिळतो. यांमुळे चांगले विद्यार्थी नेहमी मागे राहत आहेत व त्यांना सामान्य विद्यालयात प्रवेश घेणे भाग पड़ते. शैक्षणिक भ्रष्टाचार हा देशाच्या भविष्यासाठी फार हानीकारक ठरणारा आहे.

देशातील वाढणारी बेरोजगारी हे देखील एक महत्वाचे भ्रष्टाचाराचे कारण आहे. बेरोजगार तरुणाई मध्ये <mark>नोकरीचे</mark> आमिष दाखवून लाखोंची लाच घेतली जाते, बेरोजगार तरुणाईसुद्धा आपला उदर निर्वाह करण्यासाठी <mark>अयोग्य आणि भ्रष्टा</mark>चारी पद्धत स्वीकारतात . आज भारत देशात प्रत्येक क्षेत्रात भ्रष्टाचार वाढत <mark>चालला आहे. 'काळा</mark> भ्रष्टाचार' – म्हणजेच हेतुपरस्पर वस्तुंच्या किंमती वाढवणे, कर चोरी करणे, वैद्यकीय क्षेत्रात गरज नसतानाही चुकीचे ऑपरेशन करून पैसे उकळणे, परीक्षार्थी स्वत:च्या स्वार्थसाठी चुकीचे मूल्यमापन करताना आढळतात, त्याचप्रमाणे मोठमोठ्या न्यायाधीशांकडून येणारे चुकीचे निर्णय, मतांसाठी सर्रास मोठ्या प्रमाणात पैसे व मद्य वाटप करणे, पैशाने खोटे अहवाल छापणे हे सर्व भ्रष्ट आचरण आहे अन देशात दिवसेंदिवस हे वाढतच चालले आहे.

भ्रष्टाचाराच्या बाबतीत आज भारत जगात ८५ व्या क्रमांकावर आहे भ्रष्टाचाराने भारतात आपली मुळे इतकी बळकट केली आहेत की, लोकांची मनसिकताच लाच देण्याची अन लाच घेण्याची बनली आहे, हा पैसे कमवण्याचा एक मार्ग बनला आहे, शिवाय लोक सुद्धा अधिका-यांच्या कामाला गती देण्यासाठी निमुटपणे लाच देत आहेत. नुकत्याच झालेल्या कोरोना साथीच्या काळात भ्रष्टाचाराचे उदाहरण पहावयास मिळाले जिथे संपूर्ण जग कोरोनाबद्दल भयभीत झाले होते त्याच वेळी, वैद्यकीय क्षेत्रांनी त्यात भर घातली, त्यांनी चुकीचे कोरोना अहवाल दिले, उपचारासाठी मनमानी फी घेतली, त्या कोरोना साथीच्या दरम्यान भ्रष्टाचारने त्याची मुळे अधिकाधिक पसरवली आहेत.

सध्या भ्रष्टाचार हा एक संक्रामक रोगाप्रमाणे झाला आहे , जो समाजात सर्वत्र दिसतो, भारतात असे अनेक बडे नेते आहेत, ज्यांनी आपले संपूर्ण आयुष्य भ्रष्टाचार आणि सामाजिक दुष्परिणामांच्या निर्मूलनसाठी व्यतीत केले आहे. परंतु त्यांच्या मार्गाकडे दुर्लक्ष करून आपण भारतीय नागरिक म्हणून असणा-या आपल्या जबाबदारी पासून पळ काढत आहोत ही एक लज्जास्पद गोष्ट्रच आहे.

भ्रष्टाचार सर्वाधिक नागरी सेवा, राजकारण, समाजकर्ते व्यवसाय आणि इतर बेकायदेशीर क्षेत्रात पसरला आहे. भारत जगात आणि लोकशाही व्यवस्थेसाठी प्रसिद्ध आहे , परंतु भ्रष्टाचारामुळे त्याचे दिवसेंदिवस नुकसान होत आहे. यासाठी सर्वात जबाबदार असलेले हे आपले राजकरणी, ज्यांना आपण आपल्या मोठ्या आशेने मतदान करतो, निवडनुकांच्या वेळी ते आपल्याला मोठी आश्वासने देतात. मात्र निवडणुका झाल्या, की ते आपल्या मुळ रंगात येतात, मला खात्री आहे की ज्या दिवशी हे राजकारणी आपला लोभ सोडून जनकल्याणाचे काम हाती घेतील त्या दीवसांपासून आपला देश नक्कीच भ्रष्टाचारमुक्त होईल.

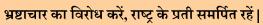
भारताला भ्रष्टचारमुक्त करण्यासाठी सरकार तसेच देशातील प्रत्येक नागरीकाने पाऊल उचलले पाहिजे. विविध स्तरांवर कडक कारवाई केली पाहिजे. तसेच सरकारने देशातील प्रत्येक बेरोजगार लोकांना रोजगार प्राप्त करून देण्याचा प्रयत्न केला पाहिजे. त्याचप्रमाणे देशात काळा पैसा वापरणा-या लोकांवर कठोर कायदे केले पाहिजेत, जोपर्यंत हे थांबणार नाही तोपर्यंत देशातील प्रत्येक नागरिक आपली सामाजिक जबाबदारी उचलणार नाही. सरकारने महागाईवर नियंत्रण ठेवले पाहिजे, त्याचमुळे जनतेतील भ्रष्टाचार कमी होण्यात मदत होईल.

भ्रष्टाचार रोखण्यासाठी कठोर व कडक कायदे यांची कार्यक्षम आणि द्रुत अंमलबजावणी झाली पाहिजे, भ्रष्ट अधिका-यांना आळा घालण्यासाठी सर्व सरकारी व खाजगी कार्यालयांमध्ये कॅमेरे लाऊन त्यांचे परीक्षण करण्याची गरज आहे.

भ्रष्टाचार केवळ देशाच्या आर्थिक वाढ व विकासाचा अडथळाच नसून , दहशतवाद , मानवी तस्करी, वेश्याव्यवसाय, खंडणी इत्यादी यासारख्या इतर भयंकर गुन्हयांना जन्म देतो. म्हणूनच आपण सर्व नागरीकांनी <mark>याविरुद्ध लढा देण्यासाठी पुढे यायला</mark> हवे, सर्वानी आपापली सामाजिक जबाबदारी उचलायला हवी.

मला कितीही त्रास झाला, कामाला कितीही वेळ लागला तरी त्यास गती देण्यासाठी व स्वत:च्या स्वार्थसाठी मी भ्रष्टाचार करणार नाही व इतरानां करू देणार नाही अशी प्रतिज्ञा प्रत्येक भारतीय नागरिकाने घेतली व अमलात आणली तर नक्कीच आपला भारत देश भ्रष्टाचार मुक्त विकसीत देश म्हणून ख-या अर्थाने ओळखला जाईल.

<mark>*******</mark>





























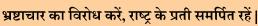
















पारितोषिक विजेता निबंध : दक्षता जागरूकता सप्ताह - २०२२



भ्रष्टाचार मुक्त भारत – विकसित भारत

मराठी निबंध : दितीय पारितोषिक



श्री. प्रशांत उत्तमराव कवडे Project P75 Office - East Yard

<mark>भ्रष्टाचार हा शब्द दोन शब्दांपासून मिळून बनलेला आहे. भ्रष्ट आणि आचार यात भ्रष्ट अर्थात चुकीचा आणि आचार</mark> म्हणजे वागणूक चुकीच्या वागणुकीला भ्रष्टाचार म्हटले जाते. चुकीच्या पद्धती वापरून जो व्यक्ती अनैतिक कार्यात सलग्न होतो त्याला 'भ्रष्टाचारी' म्हटले जाते. आज आपल्या देशात भ्रष्टाचार मोठ्या प्रमाणात वाढलेला आहे. नेते व देशातील लोक सत्याचा मार्गावर तरक्की मिळवणे सोडून भ्रष्ट निती आचरणात आणत आहेत. उदाहरण म्हणून जर तुम्हाला एखाद्या नोकरीत प्रमोशन हवे असेल किंवा नवीन नोकरी हवी असेल तर ते काम लाच देऊन केले जातात. लाच देणे किंवा घेणे हा कायद्याने गुन्हा आहे. परंतु आजकाल ची वास्तविकता ही आहे की जर कोणी लाच देताना पकडले गेले तर पोलिस स्टेशन मध्ये पुन्हा लाच देऊन ते सुटून जातात. बरेच दुकानदार स्वस्त आणि हलक्या दर्जाचा वस्तू महाग किमतीत विकून अधिक फायदा प्राप्त करतात.

आजकाल लोकांची मानसिकता अशी झाली आहे की त्यांना वाटते जर ते योग्य मार्गावर राहतील तर त्यांचे काम व्ह्यायला खूप दिवस लागून जातील. आजच्या व्यस्त जिवनात प्रत्येकाला लवकर यश हवे असते. या साठी काही लोक आपल्या प्रतिस्पर्धीना लाचखोरी व इतर खोट्या आरोपांमध्ये फसवून टाकतात. आजकाल मोठ मोठे श्रीमंत व्यापारी आपत्कालीन परिस्थितीत मोठ्या प्रमाणात धान्य साठवून ठेवतात. ज्यामुळे सामान्य माणसाला अन्नाच्या कमतरतेला सामोरे जावे लागते

भ्रष्टाचार एका संक्रामक रोगाप्रमाने देशात पसरत आहे. दिवसेंदिवस भ्रष्टाचार च्या घटना वाढत आहेत. अधिकतर लोक बेइमानी आणि चोरी चा मार्ग अवलंबत आहेत. कोर्टात खोटे साक्षीदार दाखवून गुन्हेगार सुटत आहेत. बऱ्याच श्रीमंतांची मुले आजकाल पैसे भरून खोट्या पदव्या मिळवत आहेत. आज आपल्या देशाची राजनैतिक प्रणाली भ्रष्टाचारात लिप्त आहे. देशाचे जास्तकरून नेते, खासदार अशिक्षित आहेत. जर देशाची लगाम या लोकांच्या हाती असेल तर देश प्रगती करू शकणार नाही. अश्या देशाचे भ्रष्ट नेते लोकांना पैसे वाटून मत विकत घेतात आणि देशात निवडून येतात.

आपल्या देशात वाढत्या भ्रष्टाचाराची अनेक कारणे आहेत. कधी कधी पैश्याच्या कमतरतेमुळेही लोक भ्रष्टाचाराच्या मार्गावर चालू लागतात. शासनाला भ्रष्टाचाराच्या विरुद्ध कठोर कायदे बनवायला हवेत. आज आपल्या देशात असे कोणतेही क्षेत्र नाही जे भ्रष्टाचार मुक्त आहे. खेडे असो किंवा शहर प्रत्येक ठिकाणी भ्रष्टाचार आहे. भ्रष्टाचार मनुष्यातील माणुसकीला नष्ट करीत आहे. पैश्यांची आवश्यकता प्रत्येकालाच आहे परंतु याचा अर्थ असा नाही की आपण अयोग्य मार्गीने पैसे कमावणे सुरू करू. आपण सर्वांनी मिळून एक भ्रष्टाचार मुक्त समाजाची स्थापना करायला हवी. जे नेते भ्रष्टाचारी असतील अश्याना मत द्यायला नको. जेव्हा आपण भ्रष्टाचार कमी करायचा प्रयत करू तेव्हाच देशाची प्रगती आणि विकास होईल.

भारताला विविध स्तरांवर भ्रष्टाचाराची समस्या भेडसावत आहे. ही समस्या आपल्या देशाला अंतर्गत खात आहे. हीच ती वेळ आहे जेव्हा आपण प्रत्येकाने आपल्या देशावर भ्रष्टाचाराचे नकारात्मक परिणाम समजून घेतले पाहिजे आणि आपला देश भ्रष्टाचारमुक्त करण्यात आपले योगदान दिले पाहिजे.

भारतीय राजकारणी भ्रष्ट आहेत असे अनेकदा म्हटले जाते पण भ्रष्टाचाराचे हे एकमेव क्षेत्र नाही. भ्रष्टाचार प्रत्येक क्षेत्रात आहे आणि तो आपल्या देशाला बरबाद करत आहे मी भ्रष्टाचारमुक्त भारताचे स्वप्न पाहतो.

एक अशी जागा जिथे प्रत्येकजण कठोर परिश्रम करतो आणि त्यांन<mark>ा ते पात्र आहे. ते स्थान जे त्यांच्या ज्ञान आणि</mark> कौशल्याच्या आधारे जात, रंग, पंथ किंवा धर्म विचारात न घेता सर्वांना समान संधी देते.

अशी जागा जिथे लोक इतर लोकांचा वापर त्यांच्या स्वार्थी हेतू पूर्ण करण्यासाठी करत नाहीत.पण अरेरे, भारत माझ्या कल्पनेच्या आदर्श ठिकाणापासून खूप दूर आहे. प्रत्येकजण पैसा कमावण्यात आणि आपली जीवनशैली वाढवण्यात एवढा मग्न आहे की आपली स्वप्ने आणि महत्त्वाकांक्षा पूर्ण करण्यासाठी भ्रष्ट पद्धती वापरण्यास ते चुकत नाहीत. प्रामाणिकपणे काम करणाऱ्यांना कुठेही स्थान मिळत नाही, असा सर्वसामान्यांचा समज आहे. त्यांना किचतच पदोन्नती मिळते आणि तुटपुंजा पगार मिळत राहतो. दुसरीकडे, जे लोक लाच मागतात आणि आपली कामे पूर्ण करण्यासाठी अयोग्य मार्ग वापरतात ते यशाच्या शिडीवर चढतात आणि चांगले जीवन जगतात.हे समजून घेणे आवश्यक आहे.

देशाला भ्रष्टाचारमुक्त करण्यासाठी वैयक्तिक प्रयत्न केले जाऊ शकतात पण ही समस्या मुळापासून दूर करायची असेल तर सरकारी हस्तक्षेप आवश्यक आहे. या समस्येपासून मुक्त होण्यासाठी भारत सरकारने कठोर कायदे करावेत.

कोणत्याही प्रकारचे भ्रष्ट व्यवहार करणाऱ्यांना कठोर शिक्षा झाली पाहिजे.देशातील सरकारी अधिकारी कामाच्या बाबतीत त्यांच्या निवांत वृत्तीसाठी ओळखले जातात. लोकांना विविध शासकीय सेवा देण्यासाठी ते बिनदिक्कत लाच घेतात.

या दुष्ट प्रथांना थांबवता येत नाही. सरकारी कार्यालयांमध्ये लाच घेणे आणि सत्तेत असलेल्या लोकांसाठी उपकार करणे ही एक सामान्य गोष्ट आहे.याचा अर्थ प्रत्येक सरकारी अधिकारी भ्रष्ट आहे असे नाही. त्यातील काही आपले कर्तव्य निष्ठेने पार पाडतात.

पण गंमत अशी आहे की जे वाजवी वापर करतात ते किरकोळ कमावतात आणि जे भ्रष्ट पद्धती वापरतात ते चांगले कमावतात आणि चांगले जीवन जगतात.आपल्या देशातील मीडिया खूप मजबूत आहे.

त्याला आपले मत मांडण्याचा आणि बोलण्याचा अधिकार आहे. भ्रष्ट अधिकाऱ्यांचा पर्दाफाश करण्यासाठी या अधिकाराचा पुरेपूर वापर झाला पाहिजे. प्रसारमाध्यमांनी नियमितपणे स्टिंग ऑपरेशन केले पाहिजेत आणि भ्रष्ट व्यवहार करणाऱ्या लोकांना प्रसिद्धीच्या झोतात आणावे.

यातून गुन्हेगारांचा पर्दाफाश तर होईलच पण सर्वसामान्यांमध्ये भीतीचे वातावरण निर्माण <mark>होईल. कोणतेही भ्रष्ट मार्ग</mark> वापरण्यापूर्वी ते दोनदा विचार करतील.













































PRIZE-WINNING ESSAYS: VIGILANCE AWARENESS WEEK - 2022



CORUPTION FREE INDIA FOR DEVELOPED NATION

Essay in English - First Prize



Mrs. Shruti Y Mahadik PA to D(S)

CORUPTION FREE INDIA FOR DEVELOPED NATION

"There are two things in Indian history — One is incredible optimism and potential of the place and the other is the betrayal of that potential – for example, corruption. These two strands intertwine through the whole of Indian history and may not be just Indian history."

-Salman Rushdi

Corruption is a widespread infectious parasite that is sucking the lives of systems, departments, institutions, individuals, or groups and has penetrated into all walks of life be it social, religious, cultural, educational or moral. Corruption is a favor or benefits demanded, offered or produced for official work. It is an informal payment or favor for an official benefit.

It is really a matter of shame that India is one of the most corrupt countries in the world. There will hardly be any area of life in our country where we do not have to face this hydra-headed menace. Most of us, if not all of us, are either corrupt or victims of this malaise.

Presence of Corruption from Ancient Age

Corruption is a very old social evil. It has always existed in some form or the other in human society. It is important to note that 'Atharva Veda' warns people to stay away from corruption. Kautilya's 'Arthashastra' mentions forty methods adopted by corrupt people for misusing government funds. The Sultan of Delhi, Alaudin Khilji had to substantially increase the salary of his land revenue employees to save them from indulging in corruption. Pandit jawaharlal Nehru in his book 'The Discovery of India' has written about the widespread corruption in India during the British rule.

Types of Corruption

- Conventional Corruption: It occurs when government officials, whether of high or low rank, illegally obtain or accumulate undue benefits for their personal use and not in relation to public interest.
- Unconventional Corruption: It exists where a public government official acts without consideration for the public interest but there is no apparent monetary or other transaction between the two parties. This includes misappropriation, theft, breach of trust, etc.
- Political Corruption: It is considered a type of grand corruption because of its seriousness and the involvement of high officials. This includes politicians who prefer certain companies and industries over others. Here, the companies and organizations that shape and influence laws or government policies.



- Systemic Corruption: It exists where corruption is rampant in society. It exists where it regular in practice between government and private businesses. In contrast, personal corruption exists where corruption is rare and has few personal functions.
- Public and Private Corruption: Government officials are involved in public corruption
 while private officials are involved in private corruption. Public corruption involves the
 misuse of public money whereas private corruption involves corruption in the private
 sector which hurts the interests of citizens.

"ON THIS EARTH THERE IS EVERYTHING FOR EVERYONE'S NEED BUT NOT FOR THEIR GREED"

Reasons of Corruption in India:

- Poor regulatory framework
- Exclusivist process of decision making aggravated by discretion and official secrecy.
- Rigid bureaucratic structures and processes
- Absence of effective internal control mechanism
- Social acceptability and tolerance for corruption
- Absence of a formal system of inculcating the values of ethics and integrity
- Lack of effective management and organization
- Economic instability
- Large size of population, mass poverty, mass hunger and widespread illiteracy
- Ineffective leadership
- Inadequate public support
- Irresponsible attitude of people towards country
- Corrupt administrative system
- Lack of autonomy in private sector
- Lack of exemplary punishment to the criminals
- Lack of good control and vigilance
- Exploitation of employees, unemployment etc.

Consequences of corruption for India:

Whether it is India or any other country, corruption is a bane for every nation. Corruption is anti-social, anti-poor, anti-growth, anti-investment and inequitable. Cost of corruption for a nation is very high. It has numeral consequences for a nation. Visible consequences of corruption are mentioned below:

- It depletes democratic values and good governance. Corruption in election and legislative bodies reduces accountability and representation in policymaking.
- Corruption in judiciary suspends rule of law.
- Corruption in public administration hinders equal provision of services.
- Officials are hired or promoted without regard to performance.





- Corruption generates distortions and inefficiency and adversely hit the economic development.
- Corruption raises the cost of doing business. Officials intentionally promote certain conditions to ensure that they get bribes, through delays and unnecessary requirements.
- Corruption also generates economic distortions in public sector by diverting public investment away from education into capital projects where bribes and kickbacks are plenty. Officials increase the technical complexity of public sector projects to conceal such dealings, thus further distorting investment.
- Corruption lowers compliance with construction, environmental, or other regulations; reduces quality of government services and infrastructure; and increases budgetary pressures on government, thus deters investment and reduces economic growth.
- Corruption hinders human development by limiting access to basic social services and by increasing their delivery cost.
- Corruption has lead to neglect of social sector on the ground that quality of human resources is very poor in India. Education and health opportunities are very limited due corruption which affect quality of life, productivity, income, competitiveness, innovativeness and poverty reduction in India.
- Due to corruption, we are lagging behind almost in every field-sports, inventions, health, medicine, research, education, economy, defense, infrastructure, technology and so on.

Suggestions to fight against Corruption:

Recently, corruption is being addressed by financial institutions, government agencies, bilateral donors, international organizations, non-governmental organizations (NGOs) and development professionals due to its adverse impacts on human development.

Despite countless policy diagnoses, public campaigns to raise awareness, and institutional and legal reforms to improve public administration, it is observed that it continues to flourish. Corruption needs to be fought on multiple fronts.

Following measures can be helpful:

- Integrated approach of government, civil society and business firms
- Strict laws and strict exemplary punishments
- Quick and early disposal of cases of corruption
- Electoral reforms
- Value enriched education to people to make them responsible and corruption free
- Every government office must disseminate information to general public where they can report the bribery cases. Government should keep the identity of the complainant confidential/secret.
- Anonymous complaint boxes in each government office to encourage general public to complain against corrupt officials without any fear.

Anti-Corruption laws for Corruption-Free India:

One of the most important laws against corruption-free India was passed in 2005. It is





known as the Right to Information Act. According to this act, the employees working in government departments have to give information if citizens request any information from that office or from that department regarding the services they provide. Furthermore, this act also binds government employees to provide information in a limited time period. This act has reduced corruption in the government department significantly.

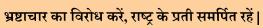
• The Lokpal and Lokayukta Act was also passed in Parliament in 2013 and came into force in 2014. Under this act, the government has established an entity that will be called Lokpal and will only look into matters of corruption. In other words, it will check into the allegations which have been made against public servants.

CONCLUSION:

We can conclude that Corruption is a greatest single bane of our society today. It is such an evil that destroys a system in such a way that we are left with valueless society, lopsided economic development and dysfunctional legal framework. It swallows a transparent and prosperous social, political and economic system. Though every single citizen of India wishes to get rid of it, but it is not as easy as it seems to be.

It is a national dream to make our nation corruption free. But how is it possible? As mentioned, the most important factor responsible is our own nature. So first of all we must be strong enough with high morale to fight this evil. A value based education is must to make ourselves ethically and morally robust. Further, to curb this menace, it must first be thoroughly diagnosed and then requires strong collective efforts from different sectors of society. Role of general public is of utmost important. It is only when public supports leaders like Anna Hazare, Arvind Kejriwal, Bhagwant Mann that government is compelled to ensure transparency and accountability in administration. Be a revolutionary for a right cause. The cause is to fulfil the national dream of Corruption free India. It is our own responsibility to turn the dream into reality. Find reality in the words of Dr. A PJ Abdul Kalam,



























PRIZE-WINNING ESSAYS: VIGILANCE AWARENESS WEEK - 2022



CORUPTION FREE INDIA FOR DEVELOPED NATION

Essay in English - Second Prize



Ashish Kumar Kandoi Assistant Manager (CP)

Many Countries around the world face the problem of corruption. India is the such country that is severely impacted by this problem. India faces the problem of corruption at various levels. The problem is eating our country internally.

Corruption is deceitful behavior that people in positions of power exhibit for personal gain. It is commonly seen amongst government officials, politicians, police department etc. The different forms of corruption include bribery, embezzlement, extortion, networking, Under-the-table transactions, money laundering etc.

In the recent few years, corruption scams that have been revealed in India are of mammoth proportion. Corruption is blamed for slanting the economy of India. 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.

The causes of corruption in India include excessive regulations, complicated tax and licensing systems, numerous government departments with opaque bureaucracy and discretionary powers, monopoly of Government controlled institutions in certain goods and services delivery, and lack of transparent laws and processes. India's many incidents of corruption have shocked India so far. Some of the corruption incidents are choppergate scam, Vijay Mallya scam in 2016, 2010 Common wealth games scam, the Adarsh Housing Society scam, the coal mining scam, 2G spectrum scam, satyam scam, etc.

Corruption-free India can not the visualized without realizing the impression that corruption has made in our society. The scams that occurred in our country have made our country financially feeble because the same money could have been used for development of schools, development of roads and many project that could have created employment opportunities.

If gone unchecked, corruption will keep rising in the community, which will result in increased criminal activities and organized crimes. Different steps can help in managing corruption and bringing it down. Education is one of the most critical steps. It can help reinforcing the correct business practices. This way, people will know how to identify corruption.

Some of the steps that should be taken to prevent corruption and make India a developed nation are enlisted hereunder.

A sense of accountability of income should be given to all the workers at all levels to prevent taking bribes. The anti-corruption officers should be vigilant. Development of a new system that



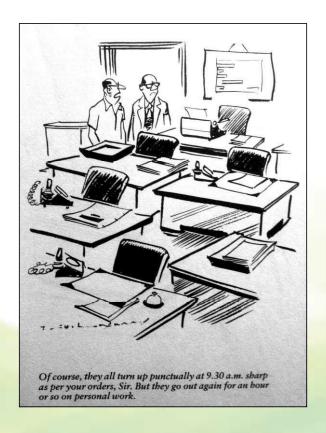


is fair and just that will root out corruption. The government must pass stern laws and must also work upon implementing them strictly. The political leaders must be selected based on their educational qualification and there must be laws to dismiss them in case they are found guilty of corrupt practices. A sense of responsibility by the bribe givers should be inculcated by conducting anti-corruption awareness campaigns, stings and robust laws should be in place.

One of the most important laws against corruption-free India was passed in 2005 known as "Right to Information" Act (RTI). This has considerably reduced corruption and opened up avanues to redress grievances. "Right to Public Services Laws" is also meant to reduce corruption among the government officials and to increase transparency and public accountability. Public servants in India can be imprisoned for several years and penalized for corruption under the Indian Penal Code Act 1860; Prosecution Section of Income Tax Act, 1961; Prevention of Corruption Act, 1988; Benami Transactions (Prohibition) Act, 1988 and Prevention of Money Laundering Act, 2002. A Variety of anti-corruption organizations have been created in India to actually fight against corrupt government and business practices.

Through we want a corruption free India, no one is ready to contribute to the cause. We are rather adding to it. To free our country from this evil practice, we must stand united and honest. The government has passed many laws and taking actions on them at short notice. Our country can flourish and grow better if we get rid of the problem of corruption. Definitely, eliminating and reducing corruption will take time as we have to be patient and vigilant against corruption. Eventually, we the people of India also have to take responsibility for making our country corruption free.











TRAINING ON PREVENTIVE VIGILANCE FOR MDL EXECUTIVES (12 & 13 JUN '23)



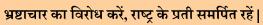


















TRAINING ON PREVENTIVE VIGILANCE FOR MDL EXECUTIVES (12 & 13 JUN '23)



















PRIZE-WINNING SLOGANS : VIGILANCE AWARENESS WEEK - 2022

हिन्दी

प्रथम पुरस्कार

"भष्टाचार मुक्त भारत का करे संकल्प भारत देश को विकसित बनाने का यही है विकल्प।"

श्री. दिलीपकुमार भोजवानी, प्रबंधक (पूर्व खंड – मरम्मत), व्य. सं. 99982 डॉ. सुमेध कुशलराव हड़के, हिंदी ट्रांसलेटर (हिंदी विभाग), व्य. सं. 201167 द्वीतीय पुरस्कार

"देश का भविष्य उज्जवल बनाना है, भ्रष्टाचार को हर क्षेत्र से मिटाना है।" श्री. चंद्रकांत दत्तात्रय सगट, उप-प्रबंधक (मेन स्टोर - पूर्व यार्ड), न्य. सं. 100258

मराठी

प्रथम परितोषिक

"भ्रष्टाचाराने मानुसकी हरवती, काहीनी आपती माणसे गमावती, आपणच आणू भ्रष्टाचारावरती सक्ती, मगच होईल भ्रष्टाचारातुन देशाची मुक्ती।" कु. मोहिनी महेंद्र सावंत, जूनियर प्लैनर एस्टीमेटर (जिन - हल योजना), दि. नं. 224676

द्वीतीय परितोषिक

"जर हवा असेल देशाचा विकास , तर नका करू भ्रष्टाचा-याना जवळपास." श्री. काकासाहेब चांगदेव कडू, गॅस कटर (जिन - झलाई), टि. नं. 220311

ENGLISH

FIRST PRIZE

When money flows in favours, and men get rich by graft;
Then society is doomed, and nation is damned.

Lets' pledge to eradicate corruption and help develop our nation.

- Mr. Pankaj Singh, DGM (SB-Paint Shop), P No. 99784

SECOND PRIZE

Corruption is dim and dark, Development is light and bright;
Adapt CVC's mission and join the fight:
Lets' Fight to eradicate corruption and help development our nation.
Mr. Prakash Chandra Jha, DGM (SB- Works), P. No. 98864







माझगांव डॉक शिपबिल्डर्स लिमिटेड MAZAGON DOCK SHIPBUILDERS LTD. डॉकयार्ड रोड, मुंबई - 400 010 DOCKYARD ROAD, MUMBAI-400 010



सूचना /NOTICE

आम जनता की सूचना हेतु FOR THE INFORMATION OF GENERAL PUBLIC

कृपया रिश्वत न दें। यदि इस कंपनी में कोई आपसे रिश्वत मांगे या आपके पास इस कंपनी में होने वाली भ्रष्टाचार की कोई

जानकारी हो या आप इस कंपनी में भ्रष्टाचार के शिकार हुए हों, तो अपनी शिकायत इनके पास दर्ज करें: कृपया लाच देऊ नका. या कंपनी मध्ये एखाद्या कर्मचार्याने आपल्याकडे लाच मागितली किंवा आपल्याकडे या कंपनीतील

सूचना: भ्रष्टाचाराची काही माहिती असल्यास किंवा आपण भ्रष्टाचाराला बळी पडत असाल तर आपली तक्रार खालील ठिकाणी करावी:

DO NOT PAY BRIBES. IF ANYBODY OF THIS COMPANY ASKS FOR BRIBE OR IF YOU HAVE ANY INFORMATION NOTICE:

ON CORRUPTION IN THIS COMPANY OR IF YOU ARE A VICTIM OF CORRUPTION IN THIS COMPANY, YOU CAN

COMPLAIN TO:

	अध्यक्ष एवं प्रबंध निदेशक	Chairman & Managing Directror
	पांचवी मंजिल, माझडॉ <mark>क भवन</mark>	5 th Floor, Mazdock House
1	ईमेल : chmd@maz <mark>dock.com</mark>	E-Mail : chmd@mazdock.com
	दूरभाष : 022-237383 <mark>27</mark>	Tel No.: 022-23738327
	फ़ैक्स : 022-23725043	Fax No.: 022-23725043
	या	OR
	मुख्य सतर्कता अधिकारी	Chief Vigilance Officer
	पहली मंजिल, पश्चिम खंड	1" Floor, West Block
2	ईमेल : cvo@mazdock.com	E-Mail: cvo@mazdock.com
	दुरभाष : 022-23726082	Tel No : 022-23726082
	फ़ैंक <mark>्स :</mark> 022- <mark>23778319</mark>	Fax No. : 022-23778319
	या —	OR
3	सचिव केन्द्रीय सतर्कताआयोग सतर्कता भवन, ब्लॉक–ए, जी.पी.ओ. कॉम्प्लेक्स, आईएनए नई दिल्ली –110 023. ईमेल : cenvigil@nic.in दूरभाष : 011-24600200 फ़ैक्स : 011-24651186/24651010	Secretary Central Vigilance Commission Satarkata Bhavan, Block-A, GPO Complex, INA New Delhi – 110 023 Email : cenvigil@nic.in Tel No : 011-24600200 Fax No : 011-24651186/24651010
	या	OR
4	पुलिस अधिक्षक केन्द्रीय जाँच ब्यूरो एंटी करप्यान ब्यूरो 8वीं, 9वीं एवं 10वीं मंजिल, प्लॉट संख्याः सी 35ए, ब्लॉक- जी, बांद्रा कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई – 400 098 ईमेल : hobacmum@cbi.gov.in दूरभाष : 022-26529938/26529934/26529042 फ़ैक्स : 022-26529951	Superintendent of Police Central Bureau of Investigation Anti-Corruption Bureau 8th, 9th & 10th Floor, Plot No. C-35A, G Block Bandra Kurla Complex, Bandra (E), Mumbai-400 098 Email : hobacmum@cbi.gov.in Tel No : 022-26529938/26529934/26529042 Fax No : 022-26529951

केन्द्रीय सतर्कता आयोग को किये जाने वाली सभी शिकायतें<mark>, इसके "</mark>कम्प्लेंट हैं<mark>डलिंग पॉलिसी" के आधार पर की जा सकती है, जो सार्वजनिक</mark> डोमेन में आयोग की वेबसाईट (www.cvc.gov.in) पर उपलब्ध है। शिकायतें आयोग की वेबसाईट पर ऑनलाइन भी दर्ज <mark>की जा सकती है।</mark>

केन्द्रीय दक्षता आयोगाला करण्यात येणा-या सर्व तक्रारी (www.cvc.gov.in) या आयोगाच्या संकेतस्थळावर उपलब्ध असलेल्या तक्रार <mark>हाताळण्याच्या नितीनुसार करण्यात याव्यात. आयोगाच्या संकेतस्थळावर सुद्धा तक्रारी दाखल केल्या जाऊ शकतात.</mark>

All complaints to the Central Vigilance Commission (CVC) may be made in terms of its "Complaint Handling Policy" which is available in public domain on the Commission's Website i.e. www.cvc.gov.in. Complaints can also be lodged online on Commission's Website.

आदेशानुसार / By Order