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“Nurturing Excellence - Shaping Tomorrow’s Leaders”



“शिक्षा सबसे सशक्त हथियार है जिससे दुनिया को बदला जा सकता है।” - नेल्सन मंडेला



FROM THE DESK OF PRINCIPAL DIRECTOR

As India strides confidently into the Amrit Kaal, the role of its civil services must evolve in tandem with the aspirations of a dynamic nation. NADP, as a premier training institution, stands committed to nurturing officers who are not only administrators but also thought leaders, innovators, and catalysts of change.

The Indian Civil Services, once revered as the “steel frame” of governance, now face a defining moment. The world around us is changing rapidly—technologically, economically, and socially. In this context, the traditional paradigms of administration must give way to a more agile, accountable, and knowledge-driven bureaucracy. The time has come to reimagine the civil services—not as custodians of the status quo, but as architects of transformation.

This journal issue is a call to introspection and action. There is a pressing need for reforms—ranging from 360° performance appraisals and competency-based career paths to mid-career assessments and sabbaticals in the private sector. These foundational shifts must be made to align the civil services with the nation’s developmental goals.

Our officers must move beyond rule-bound functioning to embrace innovation, research, and continuous learning. The example of Armed Forces officers engaging deeply with emerging technologies offers a compelling model. Civil servants, too, must write, present, and innovate—not just to stay relevant, but to lead.

At NADP, we are aligning our training content with national aspirations. We believe that the future belongs to officers who are grounded in values, yet unafraid to challenge conventions; who are accountable not just upwards, but to peers, juniors, and most importantly, to citizens.

Let this journal be a mirror and a map—a reflection of where we stand, and a guide to where we must go. The journey of transformation begins with a mindset shift. And that journey starts here.



Dr J P Dash
Principal Director



EDITOR'S NOTE

Dear Readers,

It is with great pleasure that I welcome you to the latest edition of our publication. As we navigate the ever-evolving landscape of ideas, stories, and global events, our team remains committed to delivering content that not only informs but also inspires and fosters meaningful dialogue. This issue is a testament to that mission, featuring a rich tapestry of in-depth features, thought-provoking essays, and exclusive interviews that capture the pulse of our times.

Our dedicated writers, editors, and contributors have poured their expertise and passion into curating articles that explore a wide range of topics—from pressing societal issues to innovative breakthroughs and cultural milestones. We aim to provide you with perspectives that challenge assumptions, spark curiosity, and encourage reflection.

Your voice is an integral part of our journey. We invite you to engage with us by sharing your thoughts, suggestions, and feedback on this edition and the topics we cover. Your insights help us refine our approach and ensure that our publication remains a vibrant platform for ideas that matter to you.

Thank you for being part of our community. We look forward to continuing this journey together, exploring new horizons and amplifying the stories that shape our world.

Happy reading!

Editorial Team



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The Art of Management from Ramayana

By:- Dr J P Dash, Principal Director

The Ramayana is not just a story from ancient times. It is a guide full of wisdom that still fits today's world. While many see it as a spiritual or moral tale, it also teaches powerful lessons in leadership, planning, teamwork, and decision-making. These are the same skills we need in modern management.

Lord Rama, the central figure of the Ramayana, led with values, vision, and courage. He built strong teams, made fair decisions, and stayed calm in tough times. He respected every person in his team and gave them roles based on their strengths. His leadership style was based on trust, ethics, and service—qualities that every good manager should have. The sterling virtuous qualities of Rama are reflected in the following

(Rāmo vigrahavān dharmah)

Meaning: Rama is the embodiment of dharma (righteousness).

A leader must be the living example of the values they preach. Rama's unwavering commitment to truth and justice made him a respected and trusted leader.

In today's fast-moving and competitive world, businesses face many challenges. Leaders must think clearly, act wisely, and care deeply. The Ramayana shows us how to do all this with grace and strength. It connects ancient wisdom with modern needs, making it a timeless guide for anyone who wants to lead with purpose and values.

Leadership and Team Building

A good leader inspires others and brings out the best in their team. In the Ramayana, Lord Rama showed strong leadership by trusting his team and giving them important roles. He believed in Hanuman's strength, Sugreeva's loyalty, and Vibhishana's wisdom. He didn't try to do everything alone. Instead, he built a team with different skills and gave each person a chance to lead in their own way.

Team building means more than just working together. It means understanding each person's strengths and helping them grow. Rama chose the right people for the right tasks. He respected their ideas and supported them. This made the team feel valued and motivated. A strong team, led with trust and respect, can achieve great things. Let us see how leader Rama inspired Hanuman to achieve the impossible,

(Yasya vikramam āsritya rāghavasya mahātmanah | Hanūmān laṅkāṃ āgamyā punar āyāti satvarah)

Meaning: Relying on the valor of the great-souled Rama, Hanuman swiftly went to Lanka and returned.

Effective delegation and trust in capable team members (like Hanuman) are key to the successful execution of strategic missions.

Strategic Planning

Success doesn't happen by chance. It needs careful planning. Lord Rama planned every step of his journey to rescue Sita. He didn't rush into battle. First, he gathered information. He sent Hanuman to Lanka to understand the enemy's strengths and weaknesses. Then, he formed alliances, like the one with Sugreeva, to build a strong support system.

Strategic planning means thinking ahead. It means setting clear goals and finding the best way to reach them. Rama chose skilled people like Nal and Neel to build the bridge to Lanka. He used their talents



wisely. In today's world, leaders must also plan carefully, use resources smartly, and prepare for challenges. A well-thought-out plan leads to better results. This is beautifully captured in the following,

**(Na kṛtyam apradhṛṣṭam me rāghavaḥ kartum arhati | Yasya vikramam āsṛitya sarvaṁ kṛtam
idaṁ mayā)**

Meaning: Rama does not act without careful thought; all that I (Hanuman) have done is based on his valor and wisdom.

Smart leaders assess risks, gather intelligence, and act decisively—qualities essential for navigating uncertainty.

Communication

Clear communication is the heart of any successful team. In the Ramayana, many problems happened because of poor communication. For example, Sugreeva and Bali had a big misunderstanding that led to conflict. On the other hand, Rama's team succeeded because they shared information openly and honestly.

Good communication means listening as well as speaking. Rama always listened to his team and gave them space to share their thoughts. He trusted Hanuman to deliver messages and make decisions. This built confidence and unity.

In modern workplaces, leaders must ensure that everyone understands their roles and goals. They should encourage open dialogue and avoid confusion. When people communicate well, they work better together and solve problems faster.

Ethics and Compliance

Ethics means doing what is right, even when it is hard. Compliance means following rules and laws. In the Ramayana, Lord Rama always followed his values. He never broke his promises, even when it caused him pain. He chose truth and fairness over shortcuts.

In business, leaders must act with honesty and fairness. They should follow company rules and respect the law. When leaders stay ethical, they build trust. Trust brings long-term success. Even in tough times, doing the right thing keeps a company strong and respected. This is depicted in the following shlokas.

**(Putraḥ śreṣṭho guṇair yuktaḥ pitṛbhir dhārmiko mataḥ | Rāmo rājyaṁ yathārheṇa prāpnuyāt saha
bāndhavaiḥ)**

Meaning: Rama, the virtuous and capable son, is deemed worthy by his father to inherit the kingdom.

Identifying and grooming future leaders ensures continuity and stability in governance or corporate leadership.

Human Resource Management

People are the heart of any organization. A good leader knows how to manage and care for their team. Lord Rama treated his team with respect. He gave them roles based on their strengths. He trusted them and supported their growth.

Human resource management means hiring the right people, training them well, and keeping them motivated. It also means listening to their needs and treating them fairly. When employees feel valued, they work with more energy and loyalty. A happy team builds a strong company.

Succession Planning

Every leader must prepare for the future. Succession planning means choosing and training the next leaders. In the Ramayana, King Dasharatha planned to make Rama the next king. Later, Rama guided his brothers and others to take leadership roles.



In business, leaders should spot talent early. They should mentor future leaders and give them chances to grow. This keeps the organization strong, even when leadership changes. A smooth transition helps avoid confusion and keeps the company moving forward.

Risk-Taking and Decision-Making

Great leaders take smart risks. They think carefully, gather facts, and then act with courage. Lord Rama took many risks—crossing the sea, fighting Ravana, and trusting new allies. But he always planned well and made thoughtful decisions.

In business, leaders face many challenges. They must decide quickly but wisely. Taking no risk can mean missing big chances. But taking blind risks can lead to failure. The key is to balance courage with careful thinking. Good decisions come from clear goals, strong values, and teamwork. This is beautifully brought out in the following;

(Na kṛtyam apradhṛṣṭam me rūghavaḥ kartum arhati | Yasya vikramam āśritya sarvaṁ kṛtam idaṁ mayā)

Meaning: "Rama does not act without careful thought; all that I (Hanuman) have done is based on his valor and wisdom."

Smart leaders assess risks, gather intelligence, and act decisively—qualities essential for navigating uncertainty.

Value-Based Leadership: A Model for Today's Corporate World

In today's fast-changing business world, companies need more than just smart strategies. They need leaders who stand for strong values. A value-based leadership model focuses on doing what is right, not just what is profitable. It builds trust, inspires teams, and creates long-term success.

1. Lead with Integrity

A value-based leader always tells the truth and keeps promises. People trust such leaders because they do what they say. In the Ramayana, Lord Rama followed his values, even when it was difficult. He chose truth over comfort. In business, leaders must also act with honesty. This builds a strong reputation and loyal teams.

2. Respect People

Every person in a team matters. A good leader listens, supports, and respects everyone—no matter their role. Rama treated his team with kindness and gave them chances to grow. In companies, leaders should do the same. When employees feel respected, they work harder and stay longer.

3. Make Fair Decisions

Value-based leaders make decisions that are fair and just. They don't play favorites. They choose what is best for the team and the company. Rama gave roles based on skills, not personal likes. In the workplace, this means giving opportunities based on talent and performance.

4. Serve with Purpose

A true leader serves others. They think about the good of the team, the company, and society. Rama led with the goal of protecting dharma (righteousness). In business, leaders should also think beyond profits. They should care about customers, employees, and the environment.

5. Build a Culture of Trust



Trust is the foundation of a strong team. Value-based leaders build trust by being open, consistent, and caring. They create a safe space where people can share ideas and take risks. This leads to innovation and growth.

Relevance Today

In today's world, people want to work for companies that care. Customers want to buy from brands they trust. Investors look for businesses that act responsibly. A value-based leadership model helps companies meet all these needs. It creates a culture where people feel proud to belong.

Ramarajya: The Ideal Rule

Ramarajya means the rule of Lord Rama. It stands for a kingdom where everyone lives with peace, justice, and happiness. In Ramarajya, the king serves the people with honesty and care. There is no fear, no hunger, and no injustice. Everyone, rich or poor, gets equal respect and protection.

Lord Rama ruled with fairness and compassion. He listened to his people and made decisions that helped everyone. He followed dharma, or the path of righteousness, even when it was difficult. His rule became a symbol of ideal leadership and perfect governance.

Good Governance: What It Means

Good governance means running a country or an organization in a fair, honest, and efficient way. It includes:

- **Justice for all** – treating everyone equally under the law.
- **Transparency** – making decisions openly and clearly.
- **Accountability** – taking responsibility for actions and results.
- **Participation** – allowing people to share their views and be part of decisions.
- **Rule of law** – following rules and not misusing power.

In Ramarajya, all these values were present. Rama never misused his power. He followed the same rules he expected others to follow. He even sent Sita to the forest to protect the trust of his people, showing that public interest came before personal feelings.

Why Ramarajya Matters Today

Today's world needs leaders like Rama—honest, strong, and fair. In business, politics, or society, people want leaders who care about others, not just power or profit. Ramarajya teaches us that good governance is not about control, but about service.

If leaders follow the values of Ramarajya—truth, justice, and compassion—they can build a better world. A place where people feel safe, respected, and hopeful. That is the true meaning of good governance, beautifully depicted in the following:

(Putraḥ śreṣṭho guṇair yuktaḥ piṭrbhir dhārmiko mataḥ | Rāmo rājyaṁ yathārheṇa prāpnuyāt saha bāndhavaiḥ)

Meaning: "Rama, the virtuous and capable son, is deemed worthy by his father to inherit the kingdom." Identifying and grooming future leaders ensures continuity and stability in governance or corporate leadership.



Conclusion: The Timeless Path of Leadership and Learning

The *Ramayana* is more than an epic—it is a timeless guide to leadership rooted in values, vision, and wisdom. Lord Rama’s journey teaches us that true leadership is not about power, but about purpose. It is about leading with honesty, building trust, and putting the team before the self. From forming strong alliances to making fair decisions, from respecting every voice to staying calm in crisis, Rama showed how a leader should act—not just in ancient times, but in today’s boardrooms and offices too.

Learning from the *Ramayana* means understanding that leadership is a responsibility, not a title. It means choosing ethics over shortcuts, people over profits, and service over ego. It reminds us that great leaders are also great learners—humble, open, and always ready to grow. In a world that often moves too fast, the *Ramayana* brings us back to what truly matters: leading with heart, learning with purpose, and living with integrity.



Platform Business Models and Their Application in the Defence Industry

By:- Minhaz Ahmad, Deputy Director

In today's interconnected world, platform-based business models have fundamentally altered how industries operate, generate value, and scale. From e-commerce and food delivery to mobility and fintech, platforms like Amazon, Zomato, Uber, and PayTM have disrupted traditional business structures by creating ecosystems of value exchange rather than simply delivering products or services. While the private sector has widely embraced platform models, the defence industry, often conservative and procurement-driven, is now also exploring how to harness platform-based approaches — not just in terms of military platforms like tanks or aircraft, but as a business and innovation architecture.

Understanding Platform Business Models

A platform business model creates value by **facilitating interactions** between two or more interdependent groups — usually producers and consumers. The platform provides the infrastructure and rules for these parties to interact and often derives value through **network effects**, where the value of the platform increases as more participants join.

Unlike traditional linear businesses that own and control the entire value chain, platforms **orchestrate third-party contributors**, enabling modularity, agility, and innovation. This model is inherently suited to **rapid evolution, cost sharing, and scalability** — all crucial factors in defence ecosystems dealing with complex, long-lifecycle systems.

Defence Sector: The Traditional Challenge

The defence sector has long relied on vertically integrated systems. Original Equipment Manufacturers (OEMs) handle everything from design to production, while the supply chain remains hierarchical and tightly controlled. This model often results in:

- **High entry barriers** for MSMEs and start-ups
- **Limited innovation** due to slow procurement cycles
- **Duplication of effort** and reduced collaboration across services
- **Cost and time overruns** due to inefficiencies in integration

As modern warfare evolves into a multi-domain, tech-intensive paradigm — involving **AI, autonomous systems, IoT, and cyber warfare** — the need for **interoperable, modular, and collaborative** systems is urgent. This is where the platform model gains relevance.

Application of Platform Thinking in Defence

Platform business models in defence can be applied in several key ways:

1. Open Innovation and Co-Development Platforms

Programs like India's **iDEX (Innovations for Defence Excellence)** already exhibit platform thinking — acting as intermediaries between start-ups, academia, and the armed forces. iDEX creates a curated innovation ecosystem where challenges are posted, and participants can co-create solutions. Such platforms reduce development time, enable risk-sharing, and attract non-traditional players into defence R&D.

2. Digital Supply Chain Platforms

An integrated digital platform where MSMEs, DPSUs, private OEMs, and start-ups can register, bid, and collaborate on defence projects in real-time would drastically improve efficiency. India's **SRIJAN**



portal is a step in this direction, but a full-fledged **interactive digital platform** with real-time analytics, vendor performance tracking, and integrated procurement tools could revolutionize defence production.

3. Simulation and Testing Platforms

Defence R&D requires access to simulation environments, testing labs, and validation facilities. Establishing shared testing platforms — physical and digital — where multiple developers can test and validate their components with minimal investment would encourage innovation and cost-effective development.

4. Export Enablement Platforms

A defence export platform that connects Indian manufacturers with global buyers, provides export intelligence, manages regulatory compliance, and enables digital matchmaking can significantly boost India's defence exports — especially for MSMEs and Tier 2 suppliers who lack international market access.

5. Platform-Based Weapon Systems

Taking inspiration from the automotive and consumer electronics sectors, the idea of **modular weapon platforms** is gaining traction. A common chassis or airframe that can host multiple payloads or sensor suites — developed by different vendors — reduces redundancy and lifecycle costs. The Indian Army's Future Infantry Combat Vehicle (FICV) or the Navy's modular warship concept may well evolve on such a model.

Strategic Benefits for India

Implementing platform models in defence holds the potential to:

- **Lower barriers for MSMEs and start-ups** to participate in the defence supply chain
- **Enhance self-reliance** by enabling local development of components and systems
- **Accelerate innovation** through collaboration and rapid iteration
- **Improve transparency** and accountability in procurement and development
- **Attract foreign OEMs** through clearer entry points and integration frameworks

Way Forward

For the Indian defence industry to fully adopt platform-based models, several critical enablers must be in place. First and foremost is **policy support** that shifts the focus from mere product delivery to incentivizing the creation of robust ecosystems. This requires regulatory frameworks that reward integration, modularity, and long-term collaboration among stakeholders. Equally important is the development of **digital infrastructure** capable of managing vast amounts of operational data, streamlining contract execution, and facilitating real-time collaboration across a diverse set of partners, including DPSUs, private players, and start-ups. Lastly, significant investment in **capacity building** is required to equip defence personnel with the skills needed for systems thinking, life-cycle planning, and platform governance. Only by addressing these foundational enablers can India successfully transition its defence industry toward a more adaptive, efficient, and innovation-driven platform-based future.

The ongoing shift from a **product-oriented mind-set to a platform-based ecosystem** will not happen overnight. However, with visionary leadership and coordinated efforts from the Ministry of Defence, DPSUs, private players, and academia, India can become a pioneer in **defence platform innovation** — both in strategy and in structure.



India's Pragmatic Path in Global Defence Production Architecture

By:- Rajarshi Dey, Deputy Director

The architecture of global defence production is no longer a static inheritance of the Cold War binaries, but a dynamic arena of economic stratagem, technological nationalism, and geopolitical recalibration. While erstwhile superpowers continue to exert disproportionate control over high-end military-industrial ecosystems, the last two decades have seen the emergence of a more polycentric order where influence is not merely a function of weapons possessed but of those produced, exported, and indigenously innovated. In this recalibrated matrix, India, once derided as a perennially dependent arms importer, has gradually redefined its position, not through adventurism, but through calibrated statecraft and structural reform.

India's transition from a passive consumer to an aspiring global supplier of defence technologies reflects a rare confluence of political will, industrial mobilisation, and doctrinal clarity. The assertion of strategic autonomy has not remained rhetorical; it has manifested institutionally in policies like the Defence Acquisition Procedure (DAP), the creation of defence industrial corridors, and the recalibration of offset guidelines to incentivise foreign OEMs to invest in Indian soil, not merely for assembly, but for genuine co-development. Furthermore, the corporatisation of the Ordnance Factory Board and the prioritisation of indigenous procurement under the 'Positive Indigenisation List' exemplify the Indian state's conscious attempt to harmonise capability building with national interest.

This recalibration is significant not only in economic terms but in how it subtly disrupts entrenched global supply chains and power alignments. The Indian model marked by democratic governance, civilian oversight of the military, and normative restraint in arms exports presents a striking contrast to models prevalent in authoritarian export-heavy regimes. Where some nations use arms sales as coercive tools tethered to ideological patronage, India has positioned its defence exports as enablers of regional stability, particularly in the Global South. The export of LCA Tejas, coastal patrol vessels, and the BrahMos missile system, often to countries navigating the dual pressures of security threats and limited budgets suggests a quiet yet purposeful expansion of strategic space.

India's domestic defence innovation ecosystem, while historically lagging in integration and scale, is undergoing an epistemic shift. The increasing participation of private players, MSMEs, and start-ups, backed by initiatives such as Innovations for Defence Excellence (iDEX) and the Technology Development Fund, signals a democratisation of defence innovation. The Defence Research and Development Organisation (DRDO), long criticised for opacity and inertia, is now engaging more actively with industry and academia, creating a web of collaborative R&D that spans hypersonics, cyber warfare, space-based ISR, and AI-enabled systems. These domains are not merely tactical; they are strategic multipliers that shape deterrence postures in a technologically volatile world.

Geopolitically, India's enhanced defence production capabilities lend weight to its foreign policy doctrine of "multi-alignment." By not tethering itself exclusively to any single defence bloc, India preserves the agility to engage with both Western allies and strategic partners like Russia and Israel, each relationship sculpted to serve different operational and technological ends.



In an era where global defence trade is increasingly transactional and interest-driven, India's ability to insulate its decision-making from extraneous pressure, evident in its stance on acquiring the S-400 system despite U.S. objections, speaks to its maturation as a sovereign security actor.

Yet, the journey is far from complete. The transformation of a large but fragmented procurement ecosystem into a resilient and agile defence-industrial base demands reforms that outlast political cycles. Institutional clarity on roles between users (armed forces), developers (DRDO and academia), and producers (public and private sectors) must be further streamlined. Similarly, India's ambitions to become a net security provider in the Indo-Pacific hinge not only on platforms but on its ability to build enduring trust through reliable delivery, training, and servicing capacities.

Nonetheless, the trajectory is undeniably upward. India's approach characterized by pragmatism rather than provocation, sovereignty without isolationism, and innovation anchored in normative frameworks, may well offer a third way between militarized techno-nationalism and laissez-faire arms capitalism. As the world moves toward increasingly uncertain power configurations, India's growing stature in defence production could act not only as a shield for itself but as a stabilizing fulcrum for others.

From Persuasion to Prediction: Reframing Marketing Strategy in the Post-Digital Ecosystem

By:- Rajarshi Dey, Deputy Director

In the post-digital marketplace, marketing is no longer a unidirectional monologue of brand-to-consumer persuasion, but an orchestrated, algorithm-sensitive interplay of predictive personalization, moment-based engagement, and hyper-contextual relevance. The classical 4Ps: Product, Price, Place, Promotion, have been supplanted, or at least radically reimagined, by frameworks that privilege real-time responsiveness, omnichannel coherence, and psychographic segmentation. The consumer is not merely a target; she is a node in a data-rich ecosystem, whose interactions are both measurable and manipulable.

Contemporary marketing strategists thus operate less as storytellers and more as experience architects, where Customer Experience (CX) and User Interface/User Experience (UI/UX) design converge with brand equity metrics. Emotional branding, once viewed as an intuitive art, is now being quantified through neuro-marketing tools, tracking pupil dilation, EEG signals, and biometric responses to decode implicit brand associations. In this recalibrated paradigm, consumer loyalty is less about repetition and more about frictionless relevance across touchpoints, from voice-search triggers to chatbot micro-interactions.

Simultaneously, the rise of D2C (Direct-to-Consumer) models has flattened the marketing funnel, collapsing awareness, consideration, and purchase into a single swipe or scroll. Brands are less concerned with guiding a linear journey than with inserting themselves into fragmented, intent-driven consumer micro-moments. This disintermediation, while democratising access, also renders legacy loyalty programs and mass segmentation tools increasingly obsolete. Instead, machine learning algorithms crunch first-party data to generate dynamic cohorts, updated in real-time based on behavioural cues.

What complicates this evolution further is the growing imperative for purpose-driven branding in an age of ethical consumerism. A brand's environmental, social, and governance (ESG) posture is no longer peripheral, it is instrumental to brand salience, especially among Gen Z consumers who prioritize authenticity over aspirational aesthetics. This shift demands that marketers embed sustainability narratives not merely in CSR reports but within the very fabric of brand storytelling, from supply chain transparency to circular product design.

Yet, this convergence of data dominance and ethical expectation introduces its own paradox. The more granular and predictive consumer data becomes, the more acute concerns over surveillance capitalism and data privacy grow. Regulatory frameworks like GDPR and India's DPDP Act force marketers into a dual role: that of engagement engineer and compliance custodian. Marketing strategies now must align not only with behavioural triggers but with legal boundaries and evolving digital rights.

In this kaleidoscopic terrain, the most successful brands are those that operationalize agility, not as a buzzword, but as an institutional capacity. They leverage agile marketing pods, test-and-learn frameworks, and rapid A/B experimentation to stay contextually relevant. They do not just predict consumer behaviour; they prototype it, pre-empt it, and at times, re-script it entirely. In such an environment, the marketer is not just a communicator but a data interpreter, experience choreographer, and increasingly, a systems thinker embedded within product and platform teams.

Financial Perspective: The Everyday Skill That Pays Off

By:- Koteswara Rao Avula, Deputy Director

Introduction

In today's rapidly evolving economic landscape, the ability to view life through a financial lens has become more crucial than ever before. Financial perspective is not merely about understanding numbers, budgets, or investment strategies—it represents a fundamental shift in how we perceive opportunities, make decisions, and navigate the complexities of modern living. This comprehensive approach to **financial thinking extends far beyond traditional money management, permeating every aspect of our personal and professional lives.**

The development of a robust financial perspective serves as a cornerstone for achieving long-term success and stability. It empowers individuals to make informed decisions that align with their values, goals, and circumstances while providing the tools necessary to adapt to an ever-changing economic environment. Whether we're students embarking on our educational journey, professionals climbing the corporate ladder, entrepreneurs building businesses, or retirees planning for our golden years, financial perspective acts as our compass, guiding us toward sustainable prosperity and peace of mind.

This transformative mindset goes beyond simple arithmetic or budgeting exercises. It involves understanding the interconnected nature of financial decisions, recognizing the time value of money, appreciating risk and reward relationships, and developing the emotional intelligence necessary to make sound financial choices under pressure. As we delve deeper into this topic, we'll explore how cultivating financial perspective can revolutionize our approach to life's challenges and opportunities.

Financial Perspective: The Foundation of Informed Decision-Making

Financial perspective represents a holistic approach to understanding how money, resources, and economic principles influence our daily lives and long-term objectives. **At its core, this perspective involves developing the ability to evaluate situations, opportunities, and challenges through the lens of financial impact and sustainability.** It encompasses not just the immediate monetary considerations but also the broader implications of our choices on our financial well-being.

The foundation of financial perspective rests on several key principles that form the bedrock of sound



financial thinking. First, the **concept of opportunity cost teaches us that every decision involves trade-offs, and understanding these trade-offs enables us to make more informed choices.** When we choose to spend money on one item, we're simultaneously choosing not to spend it on something else, and developing financial perspective helps us evaluate whether we're making the best possible choice given our circumstances and goals.

Risk assessment and management form another crucial component of financial perspective. Life is inherently uncertain, and financial decisions often involve balancing potential rewards against possible risks. A well-developed financial perspective equips us with the tools to evaluate these risks realistically, neither being overly conservative nor recklessly aggressive in our approach. This balance is essential for making decisions that align with our risk tolerance and financial capacity.



The time value of money represents perhaps one of the most powerful concepts within financial perspective. Understanding that money available today is worth more than the same amount in the future due to its earning potential fundamentally changes how we approach savings, investments, and spending decisions. This principle influences everything from career choices to retirement planning, helping us make decisions that maximize our long-term financial well-being.

Financial perspective also involves developing emotional intelligence around money. Our relationship with money is often deeply personal and influenced by our upbringing, cultural background, and past experiences. Recognizing these emotional factors and learning to separate them from rational financial decision-making is crucial for developing a healthy and effective financial perspective.



Impact on Everyday Life

The influence of financial perspective on everyday life is both profound and far-reaching, touching virtually every decision we make from the moment we wake up until we retire for the evening. This perspective transforms routine activities into opportunities for financial optimization and long-term wealth building, creating a ripple effect that extends far beyond our immediate circumstances.

In our daily spending habits, financial perspective fundamentally changes how we approach consumption. Rather than making impulse purchases or following social pressures to spend, we develop the ability to evaluate each expenditure against our broader financial goals. This doesn't mean becoming miserly or depriving ourselves of life's pleasures, but rather ensuring that our spending aligns with our values and contributes to our overall well-being. For instance, choosing to invest in high-quality items that provide long-term value rather than cheaper alternatives that require frequent replacement demonstrates financial perspective in action.

Career decisions represent another area where financial perspective proves invaluable. When evaluating job opportunities, salary negotiations, or career transitions, this perspective helps us consider not just immediate compensation but also long-term earning potential, skill development opportunities, and the overall trajectory of our chosen field. It enables us to make strategic decisions about education, training, and professional development that may require short-term sacrifices but yield significant long-term benefits.

Housing decisions, often the largest financial commitment most people make, become more strategic with a developed financial perspective. Rather than simply choosing the nicest home we can afford, we consider factors such as location appreciation potential, maintenance costs, property taxes, and how the decision fits into our overall financial plan. This approach helps us avoid the common trap of becoming "house poor" and ensures that our housing choice supports rather than hinders our financial objectives.

Transportation choices also benefit from financial perspective. The decision between buying new versus used vehicles, leasing versus purchasing, or even choosing alternative transportation methods becomes a calculated decision based on total cost of ownership, reliability requirements, and alignment with our financial goals. This perspective helps us recognize that the most expensive option isn't always the best choice and that sometimes the most economical decision requires looking beyond the initial purchase price.

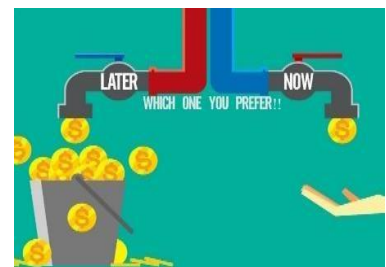


In our relationships and social interactions, financial perspective influences how we approach shared expenses, gift-giving, and social activities. It helps us set appropriate boundaries around financial obligations while maintaining healthy relationships. This might involve having honest conversations about budget constraints, finding creative ways to enjoy social activities without overspending, or making thoughtful decisions about financial gifts and support for family members.

Personality Development Through Financial Perspective

The development of financial perspective catalyzes profound changes in personality and character that extend far beyond monetary considerations. As individuals cultivate this mindset, they often experience enhanced self-confidence, improved decision-making abilities, and a greater sense of control over their destiny. These personality changes create a positive feedback loop that reinforces good financial habits while contributing to overall personal growth and life satisfaction.

One of the most significant personality changes that occurs through developing financial perspective is increased patience and delayed gratification. In a world that often promotes instant satisfaction and immediate consumption, learning to defer gratification for long-term benefits requires significant personal discipline and maturity. This skill, once developed in the financial realm, tends to spill over into other areas of life, improving our ability to work toward long-term goals, maintain healthy relationships, and make thoughtful decisions under pressure.



The development of analytical thinking skills represents another crucial personality enhancement. Financial perspective requires us to gather information, analyze data, consider multiple scenarios, and make logical decisions based on evidence rather than emotion. These analytical skills prove valuable in all aspects of life, from personal relationships to professional challenges, enabling us to approach problems more systematically and effectively.



Responsibility and accountability naturally emerge as financial perspective develops. When we understand the long-term consequences of our financial decisions, we become more accountable for our choices and their outcomes. This increased sense of responsibility extends beyond financial matters, influencing how we approach work commitments, personal relationships, and community involvement. We become more reliable individuals who follow through on commitments and take ownership of our mistakes

The cultivation of financial perspective also enhances our ability to communicate effectively about money and resources. Many people struggle with financial conversations, whether with family members, business partners, or financial advisors. As we develop comfort and competence in financial thinking, we become better able to articulate our needs, set appropriate boundaries, and engage in productive discussions about money-related topics.

Resilience and adaptability represent additional personality traits that strengthen through financial perspective development. Financial planning inherently involves preparing for uncertainty and developing contingency plans. This preparation mindset creates greater emotional resilience when facing challenges and enhances our ability to adapt to





changing circumstances. We become more comfortable with uncertainty and better equipped to handle unexpected setbacks.

Goal-setting and strategic thinking abilities also improve significantly. Financial perspective requires us to think about our future selves and make decisions today that will benefit us tomorrow. This forward-thinking approach influences how we set and pursue goals in all areas of life, from career advancement to personal relationships to health and wellness objectives.

Conclusion

The journey of developing financial perspective represents one of the most transformative investments we can make in ourselves. This comprehensive approach to understanding and managing our relationship with money extends far beyond traditional financial planning, touching every aspect of our lives and fundamentally changing how we perceive opportunities, make decisions, and navigate challenges.

Throughout this exploration, we've seen how financial perspective serves as a powerful lens through which we can evaluate our choices and their long-term implications. From the daily decisions about spending and consumption to major life choices involving career, housing, and relationships, this perspective provides the framework for making informed decisions that align with our values and support our long-term well-being.

The impact on everyday life is both immediate and enduring. As we develop financial perspective, we find ourselves making more thoughtful choices, avoiding common financial pitfalls, and creating sustainable patterns of behavior that support our goals. These changes create a positive momentum that builds over time, leading to greater financial stability and peace of mind.

Perhaps most importantly, the personality development that accompanies financial perspective creates lasting changes that benefit us throughout our lives. The enhanced patience, analytical thinking, responsibility, and resilience that emerge from this process serve us well in all endeavors, creating a foundation for success that extends far beyond monetary considerations.

The development of financial perspective is not a destination but an ongoing journey of growth and learning. As economic conditions change, as our life circumstances evolve, and as we gain new experiences and insights, our financial perspective continues to mature and adapt. This adaptability ensures that the benefits of financial perspective remain relevant and valuable throughout our lives.

In our interconnected world, where financial decisions have far-reaching consequences and where economic literacy is increasingly important, developing financial perspective is not just an advantage—it's a necessity. Those who invest in developing this perspective position themselves for success in an uncertain world, while those who neglect this development may find themselves struggling to keep pace with the demands of modern life.

The time to begin developing financial perspective is now. Whether you're just starting your career, in the middle of major life transitions, or looking to optimize your existing financial strategies, the principles and practices outlined in this discussion provide a roadmap for creating lasting positive change. The journey requires commitment, patience, and continuous learning, but the rewards—both financial and personal—are immeasurable.

As we move forward in an increasingly complex economic environment, let us embrace the challenge of developing comprehensive financial perspective. Let us commit to making informed decisions, learning from our experiences, and sharing our knowledge with others. In doing so, we not only improve our own lives but contribute to a more financially literate and prosperous society for all.



ARTICLES

AI and Dharma: Ethical Principles from Indian Knowledge Systems

By:- R S Soni, Retd. IOFS

Artificial intelligence (AI) is growing at an incredible speed, reshaping industries, societies, and our everyday lives. While the promise of AI is immense, it also brings critical ethical questions. How can we make sure AI is developed and used responsibly? To answer this, we need strong ethical guidelines or 'guardrails'. Interestingly, ancient texts like the Bhagavad Gita, Ramayana, and Mahabharata provide valuable insights that can guide our understanding and development of ethical AI.

Simply put, AI guardrails are rules and mechanisms that ensure AI technologies are safe, fair, transparent, and respectful of human rights and values. Ethical AI aims to prevent bias, protect privacy, ensure fairness, and provide human oversight, making sure AI actions align with human values. The essence of AI ethics is to ensure technology enhances human welfare without causing harm.

Doing Your Duty (Dharma and Karma)

In the Bhagavad Gita, Lord Krishna advises Arjuna clearly:

"You have the right to perform your prescribed duties, but you are not entitled to the fruits of your actions." (Bhagavad Gita 2.47)

This powerful lesson teaches us to act responsibly without being driven solely by rewards or personal gain. In AI, this means developers should prioritize creating AI systems that benefit everyone, not just focusing on profits or fame. AI must serve the greater good and address societal needs ethically.

Balance in Decision-Making

Krishna also talks about balance and calmness:

"Perform your duties equably, O Arjuna, abandoning all attachment to success or failure. Such equanimity is called Yoga." (Bhagavad Gita 2.48)

This teaches us the importance of balanced decisions. In the AI context, it means designing unbiased and fair systems. When AI makes balanced decisions, it treats everyone fairly and equally, reducing bias and discrimination.

Transparency in Actions

Krishna emphasizes clarity and understanding:

That understanding by which one knows what ought to be done and what ought not to be done, what is to be feared and what is not, what binds and what liberates, is pure." (Bhagavad Gita 18.30)

Transparent AI means that decisions made by machines should be understandable to people. It builds trust and ensures accountability. When AI decisions are clear, users can trust and rely on the technology.

Righteous Leadership

The Ramayana beautifully illustrates what good governance looks like under Lord Rama:

"In Rama's rule, the people lived in happiness, prosperity, and contentment. Justice was firm, and none feared oppression." (Valmiki Ramayana, Yuddha Kanda)

Translating this to AI, we see the need for fairness and justice. AI governance should promote equality, protect users' rights, and ensure that technology supports overall societal happiness and welfare.



Integrity and Accountability

Lord Rama's dedication to truth and justice serves as an inspiring example: "Rama always spoke the truth and upheld Dharma under all circumstances." (Valmiki Ramayana, Ayodhya Kanda)

Similarly, AI systems should have clear accountability mechanisms. Just as Rama was accountable for his actions, developers must ensure AI systems are reliable, traceable, and uphold ethical standards.

Protecting Privacy and Dignity

Respecting every individual's dignity is strongly emphasized in Ramayana: "Respect and dignity were accorded to all, regardless of their status, reflecting Rama's virtues." (Valmiki Ramayana, Ayodhya Kanda)

This teaches us the importance of protecting user privacy and maintaining dignity in technology interactions. AI must respect and safeguard personal data, ensuring privacy is never compromised.

Responsible Use of Power

The Mahabharata warns about irresponsible power: "Power without righteousness leads to destruction." (Mahabharata, Shanti Parva)
AI holds immense power, and if not used responsibly, it can harm society. Developers must put strong guardrails to ensure AI power is harnessed responsibly and ethically, protecting society from potential misuse.

Human Oversight in Ethical Dilemmas

The Mahabharata describes the complexity of ethical decision-making clearly: "The path of Dharma is subtle and complex; it requires thoughtful deliberation and discernment." (Mahabharata, Vanaparva)
AI often faces complex ethical situations. Human oversight is vital in these scenarios, ensuring that human judgment guides machine actions, particularly in sensitive matters.

Collective Good Over Individual Benefit

A central theme in the Mahabharata is collective welfare: "The highest Dharma is that which contributes to the well-being of all beings." (Mahabharata, Shanti Parva)
AI should also be designed to benefit all of society, prioritizing collective welfare rather than individual or corporate profit.

Bridging Ancient Wisdom and Modern AI

Integrating insights from the Gita, Ramayana, and Mahabharata into modern AI practices can lead to:

- **Clear Accountability:** Ethical AI frameworks based on integrity and accountability.
- **Transparency:** Easy-to-understand AI decisions to build trust.
- **Fairness:** AI algorithms explicitly designed to avoid bias.
- **Privacy:** Strong privacy protection reflecting respect for human dignity.
- **Responsible Innovation:** AI that emphasizes ethical use, human oversight, and responsible power usage.

Examples of ethical AI influenced by ancient wisdom include:



- **Healthcare AI:** Ensuring fair and unbiased patient treatments.
- **Recruitment AI:** Transparent systems eliminating recruitment bias.
- **Privacy-focused AI:** Protecting sensitive data robustly.
- **AI Governance:** Ethical oversight committees guiding AI use.

The wisdom of ancient Indian scriptures like the Bhagavad Gita, Ramayana, and Mahabharata can significantly enrich our approach to ethical AI. These timeless lessons remind us to act responsibly, prioritize fairness, maintain transparency, and respect privacy. By embracing these principles, we can create powerful AI guardrails that ensure technology serves humanity ethically and beneficially.

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Definition Of “Vigilance Angle’ As Per The Latest CVC Master Circular

By:- Shailendra Nath, Retd. IOFS

There is a cliché amongst the most Government Servants that they dread 3 Cs – CBI, CVC and CAG. Any case of alleged irregularity by a Government Servant only exacerbates this dread.

However, Government Servants need not worry much. **While every Vigilance case has an administrative irregularity or lapse behind it, every administrative irregularity or lapse may not have a ‘vigilance angle’.**

It implies that all cases of the nature of administrative irregularity or lapse may not necessarily land in the CVC domain. It also implies that the First Stage Opinion of the CVC may not be required in all cases of charge-sheet against a Government Servant. If the case is that of a simple administrative irregularity or lapse, the Cadre Controlling Authority may process it, without having to go to the CVC.

As per the extant rules and procedure, if a case is having ‘vigilance angle’, then along with the charge-sheet, a copy of the First Stage Opinion of the CVC must also be enclosed with it. Thus, if a Government Servant receives a charge-sheet without the First Stage Opinion of the CVC, he can safely presume that the case does NOT have a ‘vigilance angle’.

Another aspect to this matter is that before taking a decision to proceed against a Government Servant under Rule 14 or 16 of the CCS (CCA) Rules, 1965, the CVC, through the concerned CVO, normally calls for the version of the concerned Government Servant on the matter. If the version is satisfactory, the case is dropped, in exceptional circumstances, the CVC/CVO may revert the case to the Cadre Controlling Authority for taking suitable administrative action, treating it as a case of administrative irregularity or lapse.

Recently, I came across a case where, during the Court of Inquiry under Rule 14 of the CCS (CCA) Rules, 1965, the Presenting Authority of the Charged Officers insisted for a copy of the First Stage Opinion of the CVC. I was at pains to explain that when the copy of First Stage Opinion of the CVC is not enclosed with the charge-sheet, it implied that the case was one of simple administrative irregularity or lapse without any ‘vigilance angle’, and proceeded with the Inquiry as the Inquiry Authority. Ultimately, I proved to be right.

The Central Vigilance Commission has, from time to time, issued a number of guidelines/circulars to the organizations covered under its advisory jurisdiction, regarding the criteria to be followed while determining the existence of vigilance angle or otherwise, in case a misconduct has come to the notice of the authorities concerned.

The Commission tenders advice in cases involving Vigilance Angle.

Definition Of Vigilance Angle

There are certain categories of misconducts, where existence of vigilance angle becomes quite clear. Vigilance angle would be obvious in following misconducts on the part of an official:

- (i) Demanding and/or accepting gratification other than legal remuneration in respect of an official act or for using his influence with any other official;



- (ii) Obtaining valuable thing, without consideration or with inadequate consideration from a person with whom he has or likely to have official dealings or his subordinates have official dealings or where he can exert influence;
- (iii) Obtaining for himself, or for any other person, any valuable thing or pecuniary advantage by corrupt or illegal means or by abusing his position as a public servant;
- (iv) Possession of assets disproportionate to his known sources of income; and
- (v) Cases of misappropriation, forgery or cheating or other similar criminal offences.

There could be, however, other irregularities where circumstances will have to be weighed carefully to take a view whether the integrity of the official is in doubt. Thus,

Gross or wilful negligence;
recklessness in decision making;
blatant violations of systems and procedures;
exercise of discretion in excess where no ostensible public interest is evident;
failure to keep the controlling authority/superiors informed in time, any undue/unjustified delay in disposal of a case, etc.

Are some of the irregularities where the Disciplinary Authority, with the help of the CVO, should carefully study the case, consider all relevant factors and weigh the circumstances to come to a conclusion whether there is reasonable ground to doubt the integrity of the official concerned.

It is to be kept in view that the purpose of vigilance activity is not to reduce but to enhance the level of managerial efficiency and effectiveness in the organization. **Commercial risk taking is a part of business activities.** Therefore, every loss caused to the organization, either in pecuniary or non-pecuniary terms, need not be considered as having vigilance angle.

Thus, whether a person of common prudence, working within the ambit of the prescribed rules, regulations and instructions, would have taken the decision in the prevailing circumstances in the commercial/operational interest of the organization, is one possible criterion for determining the *bona fides* of the case. A positive response to this question may indicate the existence of *bona fides*. A negative reply, on the other hand, might indicate their absence and presence of vigilance angle.

Vigilance Angle In Respect Of Quasi-Judicial Functions Being Performed By Officials

It has been observed that there is a lack of uniformity in examination of lapses/misconducts committed by officials performing quasi-judicial functions. In certain cases, it is routinely defended that the official had exercised his quasi-judicial powers and no disciplinary proceedings were warranted. In certain other cases, for similar lapses, disciplinary proceedings were proposed alleging that the official had shown recklessness or acted negligently and lacked devotion to duty.

It may be noted that the Hon'ble Supreme Court had laid down the criteria for examination of cases against officers exercising quasi-judicial functions in the *K K Dhawan Versus UOI case* (1993 AIR 1478) case. The same was being ignored by organizations consequent upon Hon'ble Supreme Court's judgement in another case of *Z B Nagarkar Versus Union of India* [(1999) INSC 311].

Later on, the Hon'ble Supreme Court in its judgment in the case of *Union of India Versus Duli Chand* has clarified that the decision in the Z B Nagarkar's case did not represent the law correctly and the decision in the K K Dhawan Vs. UOI case (1993 AIR 1478) case (decided earlier by a larger bench of the Supreme Court) would prevail.



The criteria laid down by the Hon'ble Supreme Court in K K Dhawan case is reproduced below:

- (a) Where the officer had acted in a manner as would reflect on his reputation for integrity or good faith or devotion to duty;
- (b) If there is *prima facie* material to show recklessness or misconduct in the discharge of his duty;
- (c) If he has acted in a manner which is unbecoming of a Government Servant;
- (d) If he had acted negligently or that he omitted the prescribed conditions which are essential for the exercise of the statutory powers;
- (e) If he had acted in order to unduly favour a party;
- (f) If he had actuated by corrupt motive, however small the bribe may be, because Lord Coke said long ago "**though the bribe may be small, yet the fault is great**".

Further, The Hon'ble Supreme Court in its judgment dated 12th July 2016 in ***R R Parekh Versus Gujarat High Court Case*** (Civil Appeal Nos. 6116-6117 of 2016 [AIR 2016 SC 3356], has prescribed the procedure/principles to be followed while examining cases against an official exercising judicial function. The relevant part (Para 15) of the judgment is reproduced below:

Quote

The issue of whether a judicial officer has been actuated by an oblique motive or corrupt practice has to be determined upon a careful appraisal of the material on the record. Direct evidence of corruption may not always be forthcoming in every case involving a misconduct of this nature. A wanton breach of the governing principles of law or procedure may well be indicative in a given case of a motivated, if not reckless disregard of legal principle.

In the absence of a cogent explanation to the contrary, it is for the disciplinary authority to determine whether a pattern has emerged on the basis of which an inference that the judicial officer was actuated by extraneous considerations can be drawn.

Unquote

The Commission has desired that the CVOs and the authorities concerned in the respective organisations, while considering the lapses of officials exercising quasi-judicial powers, should keep in mind the criteria laid down by the Hon'ble Supreme Court in its decisions in the K K Dhawan case and R R Parekh case, (mentioned above) and arrive at a decision accordingly including in those cases where CVC is to be approached for advice.

Action On Administrative Misconduct

Absence of vigilance angle in various acts of omission and commission does not mean that the concerned official is not liable to face the consequences of his actions. All such lapses not attracting vigilance angle would, indeed, have to be dealt with appropriately as per the disciplinary procedure under the relevant service rules.

Disclosure of the Scanned Copies of the Answer Sheets and the Names of Examiners

By:- Shailendra Nath, Retd. IOFS

This RTI issues pertain to the disclosure of the scanned copies of the answer sheets of the candidates in different examinations and the names of examiners who have evaluated the answer sheet.

Although these issues have been decided conclusively by the Hon'ble Supreme Court way back in the year 2016 itself, their relevance is permanent. Every year, scores of RTI Applications, First Appeal and Second Appeal are still filed on these issues. That is why this around-a-decade old Supreme Court judgement has been discussed in this write-up.

In these Civil Appeals, the information sought for by the Respondents were denied by the State Public Information Officer and the Appellate Authority. However, the State Information Commission allowed the Second Appeal and held that there is no fiduciary relationship in case of answer scripts. Further, the interview marks cannot be considered as personal information, since the Public Authority had already decided to publish them.

Both the High Courts of Kerala and Allahabad have taken the view, following the earlier decisions of the Supreme Court that no fiduciary relationship exists between the Appellants and the Respondents and, therefore, the information sought for have to be supplied to them.

So far as the information sought for by the Respondents with regard to the supply of scanned copies of his answer-sheet of the written test, copy of the tabulation sheet and other information, the Supreme Court was of the opinion that the view taken in the impugned judgment with regard to the disclosure of these information, do not suffer from error of law and the same was fully justified.

However, the view of the Kerala High Court was that the information seekers are also entitled to get the disclosure of names of examiners who have evaluated the answer-sheet.

The view taken by the Kerala High Court holding that no fiduciary relationship exists between the University and the Commission and the examiners appointed by them cannot be sustained in law. The Kerala High Court while observing had held:

Quote

What, if any, is the fiduciary relationship of the PSC qua the examinees? Performance audit of Constitutional institutions would only strengthen the confidence of the citizenry in such institutions. The State Public Service Commission (PSC) is a Constitutional institution. To stand above board, is one of its own prime requirements. There is nothing that should deter the disclosure of the contents of the materials that the examinees provide as part of their performance in the competition for being selected to public service. The confidence that may be reposed by the examinees in the institution of the PSC does not inspire the acceptability of a fiduciary relationship that should kindle the exclusion of information in relation to the evaluation or other details relating to the examination. Once the evaluation is over and results are declared, no more secrecy is called for. Dissemination of such information would only add to the credibility of the PSC, in the Constitutional conspectus in which it is placed. A particular examinee would, therefore, be entitled to access to information in relation to that person's answer scripts. As regards others, information in relation to answer scripts may fall within the pale of "Third Party Information" in terms of



Section 11 of the RTI Act. This only means that such information cannot be accessed except in conformity with the provisions contained in section 11. It does not, in any manner, provide for any immunity from access.

We shall now examine the next contention of PSC that there is a fiduciary relationship between it and the examiners and as a consequence, it is eligible to claim protection from disclosure, except with the sanction of the competent authority, as regards the identity of the examiners as also the materials that were subjected to the examination. We are in full agreement with the law laid by the Division Bench of this Court in Centre of Earth Science Studies that Section 8 (1) (e) deals with information available with the person in his fiduciary relationship with another; that information under this head is nothing but information in trust, which, but for the relationship would not have been conveyed or known to the person concerned.

What is it that the PSC holds in trust for the examiners? Nothing. At the best, it could be pointed out that the identity of the examiners has to be insulated from public gaze, having regard to issues relating to vulnerability and exposure to corruption if the identities of the examiners are disclosed in advance. But, at any rate, such issues would go to oblivion after the conclusion of the evaluation of the answer scripts and the publication of the results. Therefore, it would not be in public interest to hold that there could be a continued secrecy even as regards the identity of the examiners. Access to such information, including as to the identity of the examiners, after the examination and evaluation process are over, cannot be shielded off under any law or avowed principle of privacy.

Unquote

The Hon'ble Supreme Court did not find any substance in the reasoning given by the Kerala High Court on the question of disclosure of names of the examiners. It, accordingly, held:

Quote

In the present case, the PSC has taken upon itself in appointing the examiners to evaluate the answer papers and, as such, the PSC and examiners stand in a principal-agent relationship. Here, the PSC, in the shoes of a Principal, has entrusted the task of evaluating the answer papers to the Examiners. Consequently, Examiners in the position of agents are bound to evaluate the answer papers as per the instructions given by the PSC. As a result, a fiduciary relationship is established between the PSC and the Examiners. Therefore, any information shared between them is not liable to be disclosed. Furthermore, the information seeker has no role to play in this and we don't see any logical reason as to how this will benefit him or the public at large. We would like to point out that the disclosure of the identity of Examiners is in the least interest of the general public and also any attempt to reveal the examiner's identity will give rise to dire consequences. Therefore, in our considered opinion, revealing examiner's identity will only lead to confusion and public unrest. Hence, we are not inclined to agree with the decision of the Kerala High Court with respect to the second question.

In the present case, the request of the information seeker about the information of his answer sheets and details of the interview marks can, and should, be provided to him. It is not something which a public authority keeps it under a fiduciary capacity. Even disclosing the marks and the answer sheets to the candidates will ensure that the candidates have been given marks according to their performance in the exam. This practice will ensure a fair play in this competitive environment, where candidate puts his time in preparing for the competitive exams, **but the request of the information seeker about the details of the person who had examined/checked the paper cannot, and shall not, be provided to the information seeker as the relationship between the public authority i.e. Service Commission and the Examiners is totally within fiduciary relationship.**



The Commission has reposed trust on the examiners that they will check the exam papers with utmost care, honesty and impartially and, similarly, the Examiners have faith that they will not be facing any unfortunate consequences for doing their job properly. If we allow disclosing name of the examiners in every exam, the unsuccessful candidates may try to take revenge from the examiners for doing their job properly. This may, further, create a situation where the potential candidates in the next similar exam, especially in the same State or in the same level will try to contact the disclosed examiners for any potential gain by illegal means in the potential exam.

We, therefore, allow these appeals in part and modify the judgment only to the extent that the Respondents-applicants are not entitled to the disclosure of names of the examiners as sought for by them.

Unquote

[CIVIL APPEAL Nos.823-854 OF 2016, Supreme Court of India (Arising out of SLP (C) Nos. 15919-15950 of 2011) Kerala Public Service Commission & Others Versus The State Information Commission & Another

With

CIVIL APPEAL NO.855 OF 2016 Arising out of SLP (Civil) No.5433 of 2014) Public Service Commission UP Versus Raghvendra Singh DATE OF JUDGEMENT: February 04, 2016]



Virtual Wellness Session on Managing IBS through Nutrition at NADP

NADP, in collaboration with DRFHE, hosted a virtual wellness session on **"Managing Irritable Bowel Syndrome through Nutrition"** on **April 15, 2025**. **Ms. Neetu Upadhyay**, a renowned nutritionist, shared valuable insights on IBS management through diet and lifestyle.





HEALTH & WELLNESS

Health & Wellness at NADP: Insights from a Renowned Dermatologist

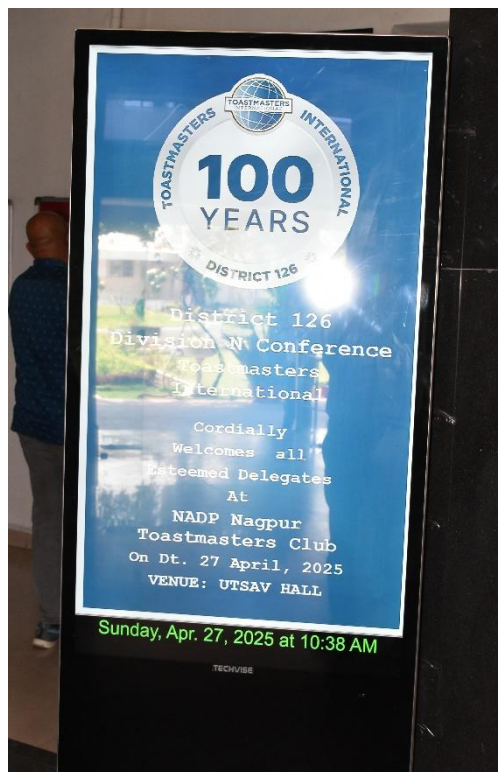
On March 7, 2025, NADP, in collaboration with DRFHE, organized an enriching Health & Wellness Session featuring the distinguished Dr. Sudhir Mamidwar, MD, a renowned dermatologist.



Toastmaster UTSAV 2025 – A Global Celebration of Speech and Leadership at NADP, Nagpur

We have hosted **UTSAV 2025**, the **International Speech Contest** organized by **Toastmasters International**, right here at **NADP, Nagpur** on **April 27, 2025!**

This prestigious event brought together dynamic speakers, aspiring leaders, and communication enthusiasts from around the globe for a day of inspiring speeches, powerful ideas, and vibrant exchange of leadership experiences.

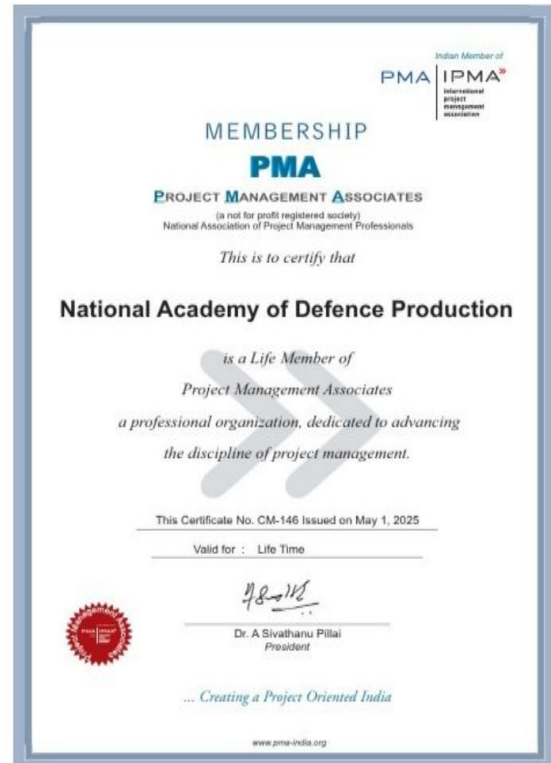




INDUSTRY-ACADEMIA COLLABORATION

NADP is proud to join hands with @PMAIndiaOrg, the exclusive Indian representative of @IPMAProject – a globally renowned leader in **Project Management** with a presence in over **72 countries**.

This collaboration aims to empower PGDM students with **world-class project management skills**, aligned with global standards, to help shape the **New India**.



The **National Academy of Defence Production** has partnered with **EduSkills** to bring a transformational opportunity for its **PGDM students**. This collaboration is set to be a game-changer by offering students access to world-class learning platforms such as **AWS, Cisco, Palo Alto, Juniper, Microchip**, and many others.

Through this initiative, students will benefit from virtual internships, gain industry-recognized certifications, and receive job connect opportunities with leading global tech companies. This partnership is designed to equip students with critical digital skills, making them future-ready and aligned with the demands of Industry 4.0.



TRAINING ACTIVITIES

Trainer Development Program

The **National Academy of Defence Production (NADP)** has signed a **Memorandum of Understanding (MoU)** with the **Indian Institute of Corporate Affairs (IICA)** to strengthen efforts in **Corporate Social Responsibility (CSR)**, sustainability, and responsible corporate governance within the defence sector.

As a first step under this collaboration, NADP is launching a **4-day Capacity Building Program** starting **June 9**, aimed at driving **impactful CSR outcomes** and fostering a culture of accountability, social impact, and sustainable development.



WHAT'S NEW

ISTD Nagpur Chapter Celebrates 55 Glorious Years

The ISTD Nagpur Chapter marked its 55th Foundation Day with pride and enthusiasm on April 10, 2025, at the National Academy of Defence Production (NADP), Ambajhari — now a proud Permanent Institutional Member of ISTD Nagpur!

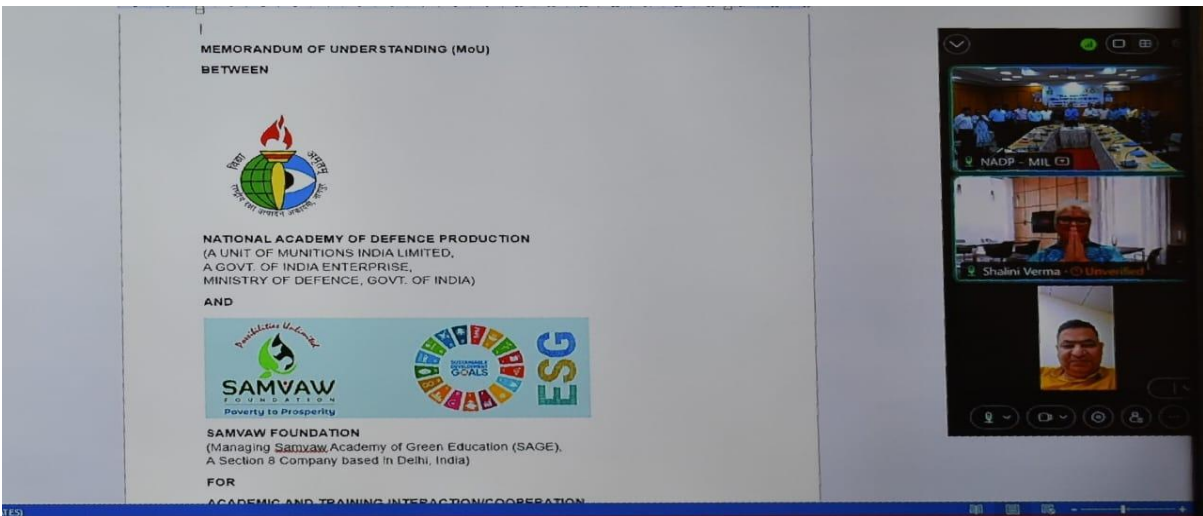
The celebration began on a sweet note with a joyful triple cake-cutting ceremony, symbolizing unity, legacy, and a vision for the future. The occasion was further enriched by thought-provoking knowledge-sharing sessions led by Dr. Satish Shrivastava and Mr. Raghuraman (INAS Retd.), inspiring all present with their insights and experiences. The event reflected the core values of learning, collaboration, and growth, with fresh faces and renewed energy breathing life into the Chapter's ongoing initiatives. With new beginnings on the horizon, ISTD Nagpur continues its journey of impactful transformation, committed to fostering professional excellence in training and development.





MoU ON PARTNERSHIP

NADP has signed a **Memorandum of Understanding (MoU)** with the **SAMVAW Foundation** to jointly develop innovative learning materials under the **GRANDMA EARTH MISSION (GEM)** initiative. This collaboration focuses on promoting awareness of the **Sustainable Development Goals (SDGs)** and **Mission LIFE (Lifestyle for Environment)** among school children.



MEMORANDUM OF UNDERSTANDING (MoU)
BETWEEN



NATIONAL ACADEMY OF DEFENCE PRODUCTION
(A UNIT OF MUNITIONS INDIA LIMITED,
A GOVT. OF INDIA ENTERPRISE,
MINISTRY OF DEFENCE, GOVT. OF INDIA)

AND



SAMVAW FOUNDATION
(Managing Samvaw Academy of Green Education (SAGE),
A Section 8 Company based in Delhi, India)

FOR

ACADEMIC AND TRAINING INTERACTION/COOPERATION



 **AWARD CORNER**

NADP's win ASIA Pacific Future Skills Leadership Summit 2025





AWARD CORNER

NADP Celebrates Faculty Achievements

We are immensely proud to share that **Dr. J. P. Dash**, Chief General Manager of NADP, has been conferred with **three prestigious international honors**:

World Research Fellow of London (WRFL) by the Universal World Research Innovation Centre, London

Royal Golden Fellow Award 2025 (FRAEL)

Visionary Leadership Award 2025 by Eudoxia Research University, USA & Eudoxia Research Centre, India

These accolades recognize Dr. Dash’s outstanding contributions to:

- Purpose-driven leadership
- Transformative organizational development
- Evidence-based policymaking
- Research excellence and global innovation

Dr. Dash’s unwavering dedication continues to inspire excellence in institutions and professionals worldwide.

Heartiest congratulations, Dr. J P Dash, CGM NADP



 **AWARD CORNER**

NADP Celebrates Faculty Achievements



Dr. Jyoti Prakash Dash, India


WRFL-2025-UWRIC/2025/113A




**UNIVERSAL WORLD
RESEARCH INNOVATION
CENTRE LONDON, UK**

**WORLD RESEARCH
FELLOW OF LONDON
(WRFL)**




Prof. Dr. Rajesh G Konnur
Director


Prof. Dr. Sukhwinder Singh
Registrar





NADP's Commitment to Community: Safe Drinking Water for the Visually Impaired and Elderly

Reaffirming its commitment to community well-being, NADP donated a Potable Water Purifier with built-in Water Cooler (RO) to **Rashtriya Drishtihin Shikshan & Punarvasan Sanstha**, Nagpur, on **April 11, 2025** and to **Matruseva Sangh Panchvati Vrudhashram**, Nagpur, on **April 16, 2025**. This initiative aims to provide safe and clean drinking water to the visually impaired students of the institution—reflecting how **small steps can make a big impact**.





NADP Donates Wheelchairs to AIIMS, New Delhi

As part of Munitions India Limited (MIL)'s CSR initiative, the National Academy of Defence Production (NADP), Nagpur, donated 26 wheelchairs to AIIMS, New Delhi, on April 23, 2025. This meaningful contribution aims to support differently-abled and underprivileged patients, reinforcing NADP's commitment to inclusive care and social responsibility.



OTHER ACTIVITIES

Celebration International Yoga Day

As part of the International Day of Yoga celebrations, NADP organized a series of rejuvenating Yoga & Meditation workshops that fostered mindfulness, wellness, and unity in the workplace.

On 17th June 2025, a well-attended session brought together our officers, staff, and contract workers to embrace the spirit of holistic well-being.

The main celebration on 21st June 2025 was held in collaboration with the Yogoda Satsanga Society (YSS), Nagpur at Arjun House, NADP. The session, led by Shri Sunil Srivastava and Dr. Amishi Arora, beautifully blended yoga, guided meditation, and timeless wisdom from Sri Paramahansa Yogananda.

With an inspiring message from Swami Lalitanandji, the event fostered a sense of peace, self-awareness, and inner strength among all participants.



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