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E-ZINE

DEMYSTIFYING
RISK MANAGEMENT

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From the Editor

Dear Readers,

Welcome to a brand new edition of our beloved **ForceNet E-Zine** – the monthly magazine of the veterans in the corporate. Continuing with our Demystifying series this time we introduce you to the domain of **Risk Management.**

Transitioning from military service to the civilian workforce can feel daunting, especially when contemplating career options beyond the traditional paths of physical security, administration, or logistics. However, today's job market offers a wealth of opportunities in diverse and growing sectors, with one field standing out for its demand, versatility, and alignment with military skill sets: Risk Management.

It's easy to gravitate toward familiar roles post-service. Physical security and administrative positions, while honourable and necessary, can limit the growth potential for veterans seeking new challenges. Risk management, on the other hand, offers an expansive career landscape. It touches almost every sector—finance, healthcare, technology, government, and beyond.

For example, the cybersecurity risk management sector is burgeoning, with the ever-increasing need to protect data and IT infrastructure from cyber threats. Veterans with backgrounds in Signals, EME, intelligence, communications or IT can pivot into this field with relative ease. Similarly, those with experience in logistics or operational planning may find a natural fit in operational risk management, helping organizations ensure smooth and secure operations.

One of the most compelling aspects of risk management is the variety of career pathways it offers. Veterans can choose to work as employees within established organizations or take the entrepreneurial route by starting their own risk consulting firms. In this edition of ForceNet E-Zine, we are proud to feature veterans who have excelled in both roles, proving that the possibilities are limitless. Their journeys demonstrate that with the right skills and mindset, veterans can thrive in this evolving field.

I hope that you will enjoy reading this edition as much as you would find it useful and valuable. We are as always happy to receive your feedback. You can email me directly at forcesnetworkz@gmail.com . Stay resilient, stay curious, and venture boldly into the world of risk management.

So happy Learning
Yours Risk analyzer

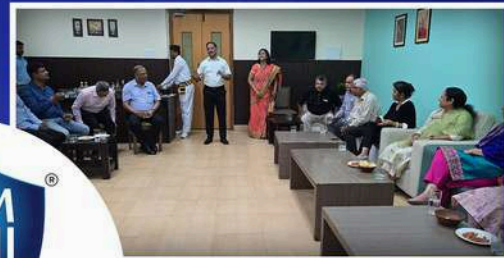Capt Rajesh Nair
Editor, ForceNet E-Zine

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For ease of providing feedback, such links have been provided at the end of the articles too.

Online Feedback / Review

We would be featuring Feedback received from users post clicking on the interactive active links of the e-magazine. These links can be used by just tapping or clicking on them. For ease of providing feedback, such links have been provided at the end of each articles.

Feedback on: **General Humour Cartoon**

These cartoons are very simple but require hard work to make. Also want to know the name of person behind these cartoons. Forces E Zine Magazine please introduce the person behind such lovely cartoons.

Additional Suggestions:

Magazine with Invaluable information and different topics introduced: A complete magazine

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Pic Credit: Unsplash [Leo]
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Demystifying Risk Management
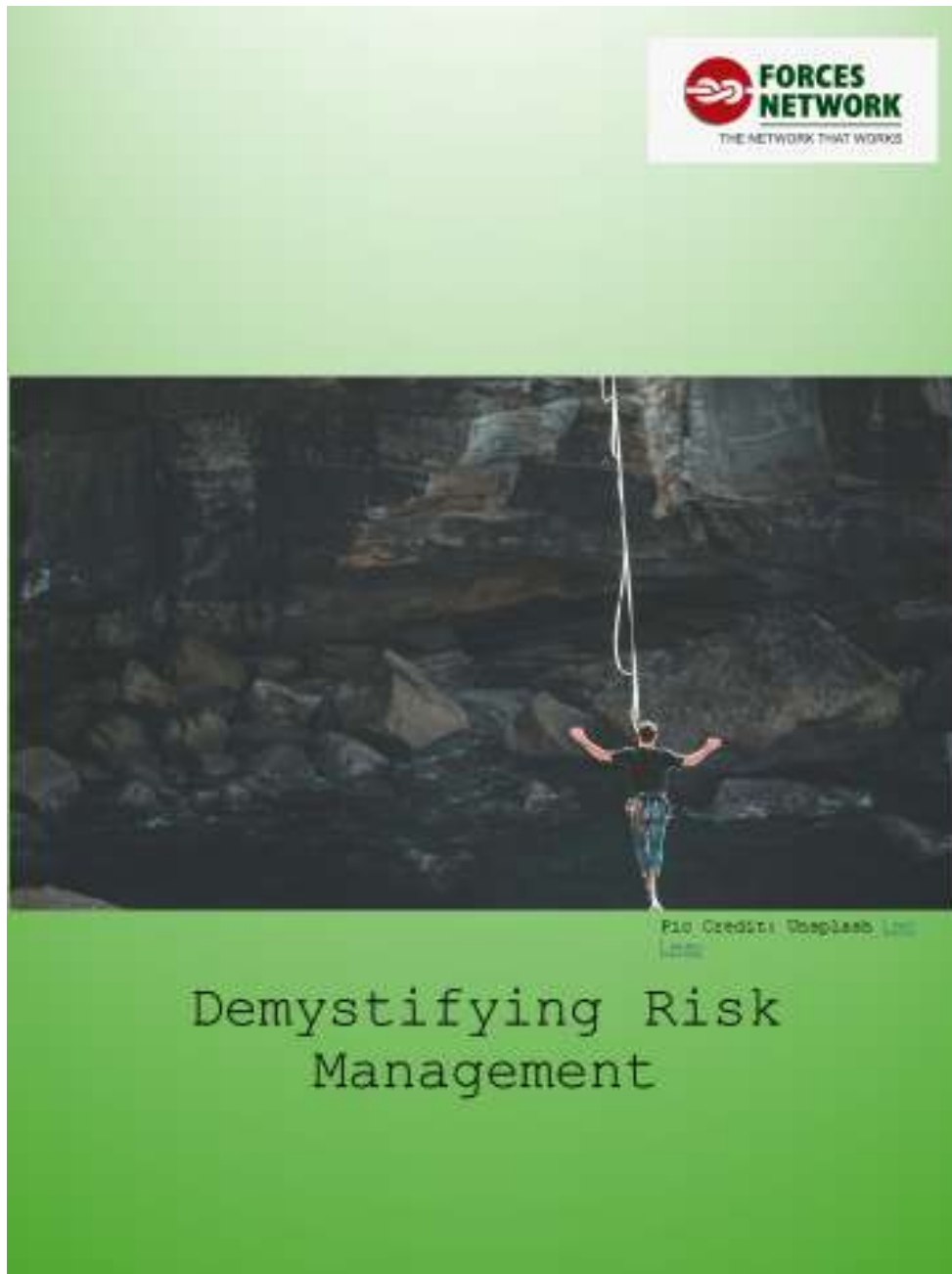
Theme Articles

Theme Article
RISK MANAGEMENT

BY S M KUMAR (SAM)

Note: This article is specially focused on veterans transitioning to a second career.

Risk is not new to veterans

Armed forces, battles and military operations are synonymous with high risk. It is not a coincidence that veterans are naturally good in risk management. A good veteran, however, also understands and appreciates that each battle, or for that matter, each operating context is different and therefore diligently prepares for each.

Career is a function of …

A word about second (post-uniform) career. For those seeking a corporate career, it should be a function of the market (demand vs supply), passion (your interest) and skills (required to excel in the profession or job you undertake).

Image: Harvard Business School

Introduction to Risk

Risk is the impact of uncertainty on objective(s). ISO/IEC 31000 is the global standard for risk management.

To understand risk, it is important to understand the relationship among five terms:

- **Asset:** These are valuable resources to an organization, such as people, critical information, material assets, or the company's reputation. These should be protected.
- **Threat (danger or hazard):** These are dangers or hazards that can harm assets. They may be natural (like flood or earthquake) or man-made (such as fire, terrorism, or cyber-attack).

- **Vulnerability:** These are weaknesses in a system that can be exploited by threats to create risks.
- **Risks:** Threats exploit vulnerabilities to create risks to assets. Risk can be strategic, operational, financial, legal, or reputational.
- **Control:** These are measures put in place to mitigate risks. Controls can include personnel (like security guards), processes, or technological infrastructure. The risk will not become zero. Some residual risks will remain, which will have to be accepted

Risk has a strong correlation with context:
- **Financial –** Liquidity, hedging, forex, credit risks, and cash flows
- **Operational –** Union or labour issues, and bandhs
- **Strategic –** Those risks that threaten the survivability of a business
- **Geo-political –** War, terror, trade wars etc
- **Legal –** Due diligence, settlement, arbitration etc
- **Socio-economic –** Petty & organized rimes, frauds etc
- **Losses** due to shrinkage, supply chain disruptions, theft or misappropriation
- **Fraud and integrity risks**
- **Project risks**
- **Cyber security risks**

Veterans usually excel in "Operational Risk Management." Operational Risk Management includes the systematic approach used by companies to identify, monitor and mitigate operational risks. Operational risks arise from internal processes, systems, people or external events. They include:
- **Internal issues –** Human errors, system failures, frauds or insider threats
- **Geopolitical** (war, terror, political protests etc)
- **Socio-economic** (petty or organized crime, crimes against women)
- **Health** (disease, pandemic etc) and safety (fire, structural, life safety etc)
- **Environmental** (climate and extreme weather-related events)
- **Technological** (e.g., cyber security)

Risk Management
Key elements of operational risk management include:
- **Establish the context –** the operating context of a bank will be different from a data centre, factory, warehouse or mine
- **Identify mission–** critical assets, threats and vulnerabilities
- **Identify risks**
- **Assess risks –** based on likelihood and impact
- **Mitigate risks –** Implement measures to reduce, eliminate or transfer risks – e.g., insurance, business continuity planning (BCP) etc
- **Monitor and report**
- **Sustain** (through risk assessment, training and audits) and continually improve
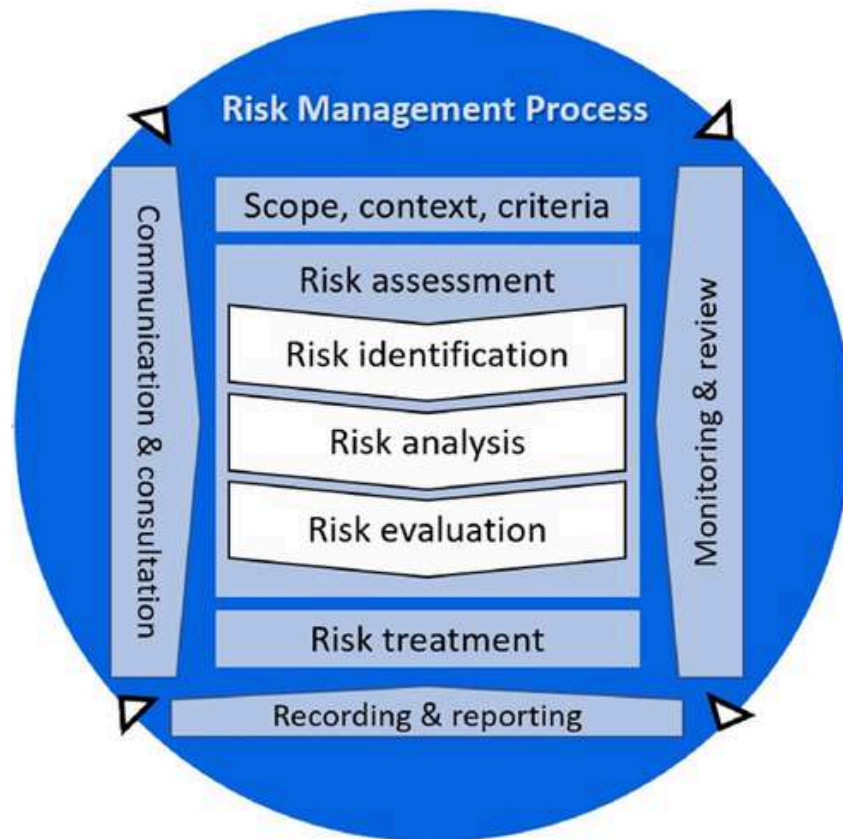
ISO 31000: Risk Management

Careers in Operational Risk Management

Veterans have a strategic outlook, and are good leaders and crisis managers. They learn and adapt quickly. Veterans excel in a variety of careers. Many companies, particularly US MNCs have a strong tradition of hiring veterans, particularly in operational, risk, security and loss prevention roles. Many have specific veteran-hiring programs.

Careers in Risk and Security suitable for veterans are:

- **Chief Risk Officer –** Handles the entire gamut of risks including strategic, financial, compliance and reputational risks. CROs are responsible for safeguarding the business and supply chain from the full array of increasingly dynamic and complex threats.
- **Chief Operations Officer (COO) –** Companies with high-paced or high-risk operations usually prefer to have veterans as COO. Veteran COOs excel in fast-paced start-ups.
- **Chief Security Officer (CSO) –** He/she is in charge of the organization's security strategy and operations (may include physical and digital security or sometimes only physical security). CSOs are business enablers – they safeguard people's assets, identify and de-risk businesses.
- **Chief Information Security Officer (CISO) -** In charge of the organization's information security strategy and operations; sometimes privacy is also clubbed along with their responsibility.

- **Fraud Risk Manager or Head of Investigations –** They detect, prevent, and investigate frauds, particularly within internal operations, supply chains, or financial transactions. Skills required include investigation, data analysis, compliance, knowledge of fraud detection tools, interrogation techniques etc.
- **Operational Resilience Manager / Head Business Continuity Management –** Ensures that the organization can operate effectively in the face of disruptions.
- **Global Security Operations Centre (GSOC) Leader –** GSOCs act as "eyes and ears" of the organization. Intel analysts and those receiving alarms and emergency communications operate from here. Veterans make good GSOC leaders.
- **Head of Risk/Threat Intelligence –** Intelligence helps organizations look beyond the horizon and around the corners
- **ESG (Environmental, Social and Governance) Manager -** He/she ensures implementation of rules and best practices about ESG.
- **HSE Manager –** He/she ensures the implementation of rules and best practices regarding health, safety, and environment.
- **Security Engineer –** Useful for veterans with strong technical backgrounds, particularly in contemporary technologies.
- **Project Manager –** Veterans excel in complex projects requiring the handling of teams with diverse skill sets and backgrounds
- **Professor of Practice –** With your real-life experience, supplemented by some theoretical underpinning, a well-read veteran with good communication skills could be a Professor of Practice in universities in India or abroad.

Corporate security

In today's dynamic and volatile world, corporate security leaders can make much contribution to commercial success – by safeguarding people and assets, facilitating growth and competitiveness, identifying geopolitical and business risks on the horizon and spotting opportunities. Chief security officers (CSOs) can and must add value across the enterprise value chain.

Corporate Security is an area where veterans' skills are in huge demand. Yes, you do not get paid as much as the CEO or CFO, but if you are in a global, regional or national role with a decent-sized firm, your CTC is decent.

The corporate security canvas is wide and continuously evolving. It does not include only the CSO and her/his team, but also:

- **Corporate functions:**
  - Physical Security, Intelligence, EHS, Safety or SLP
  - Fraud Risk Management and Investigations
  - Crisis Management
  - Information Security (info sec)
  - BCP / resilience and/or disaster recovery (DR)
- **Investor –** You could be a seed or angel investor in or mentor to a start-up in defence, physical or cyber security, drone or AI.

- **Entrepreneurs –** Founders of risk management companies like MitKat, Intel platforms like datasurfr.ai, AI start-ups like Brisk Olive or Navyug Infosolutions, and many drone, defence, aerospace or dual-use tech start-ups are veterans. Some administer useful veteran networks in India (Forces Network), USA and elsewhere.
- **Security OEMs (original equipment manufacturers) –** They manufacture a range of surveillance (including intelligent) cameras, perimeter fence, Identity and access management systems, boom barriers, bollards, turnstiles, baggage scanners, video walls, command centre software, critical event management (CEM) platforms, drones, counter-drone systems, elevators, alarms, mass communication devices etc.
- **PMC/SI -** Project Management Companies (PMCs) take up complex defence / government / smart city / critical infrastructure projects. They break them into works packages and hire system integrators (SIs) to execute security engineering, design, implementation and hand over assistance; carry out operations and maintenance etc. System Integrators are of varying sizes – from global majors (IBM, Cisco, TCS, L&T etc) to midsized (Mahindra Defence Systems, Northland Controls, Convergint etc) and smaller ones. Specialist corporate Real Estate (CRE) companies like CBRE, Cushman Wakefield, JLL, Brookfield etc undertake large projects of which security is a part.
- **Critical Event Management / Resilience Platforms –** Examples include Everbridge and Restrata.
- **Risk Advisory/Consulting Firms:** Consultancies support organisations in several ways:
  - Risk intelligence - MitKat
  - Business intelligence – CreditCheckPartners
  - Security consulting and security by design – MitKat, MSSG etc
  - Investigations – Pinkerton, Netrika, IIRIS etc
  - Background verification - SecureSearch
  - Embedded security leadership / Managed security services – MitKat, MSSG etc
  - Information security – MitKat, EY, KPMG, PWC, Deloitte etc.
  - Crisis management – MitKat, Control Risks etc
  - Resilience – Everbridge, Restrata etc
  - Fraud risk management – Kroll
  - Training/workforce development & change management - MitKat
  - Executive Protection – Fortrop
  - Travel risk and Med evacuation - International SOS
  - Wargames, Crisis simulation exercises and training – like POSH and gender sensitization, women's safety training, fire and life safety, defensive driver training, executive protection, investigations etc are imparted by consultancies like MitKat.
- **Platform-based Intel services –** AI-assisted intel platforms like www.datasurfr.ai provide risk alerts and advisories in near real time.
- **Manned security services –** This is the most visible face of security. The sector is highly fragmented and disorganized. Director General of Resettlement (DGR), Ministry of Defence, India also helps veterans by issuing vacancies for guards in

Public Sector Undertakings (PSUs). Major private security companies include G4S, Securitas, Allied Universal, Gardaworld, SIS, Jaguar Security, Peregrine Guarding etc. High turnover, thin margins, large cash receivables, and difficulties in sourcing and deploying manpower are some of the challenges facing guarding companies. Most manned guarding companies in the organized sector are embracing technology, though manned guarding continues to be their prime revenue generator.

- **Integrated FM & Security services –** QuessCorp, G4S, SIS, Tenon etc.
- **Specialized Services** like cash-in-transit, sanitization/decontamination.
- **Embedded resources** / part-time consultants / gig economy (geopolitical analysts, security managers, EHS managers, command centre specialists, executive protection specialists, investigators etc)
- **Canine teams**

Security is also shaped by context and takes the colour of its operating environments. It may be referred to as:
- Corporate security (generic term)
- Physical security
- Asset protection
- Loss prevention – where losses are important (like retail, e-com etc)
- Industrial Security – in industrial set-ups
- Information security
- Private security
- HSSE or HSE dominates in environmentally sensitive sectors like Oil & gas

Education and Certification

Military service prepares you well for a second career in security and risk management. Certification gives you in-depth knowledge and credibility. Internships provide you with valuable experience.

Register for webinars, conferences, seminars, and exhibitions. Meet professionals, preferably through referrals and in a non-interview environment.

Institutes of national importance like National Forensic Sciences University (NFSU), Gandhinagar and Rashtriya Raksha University (RRU), Gandhinagar useful courses, including for veterans. King's College London runs post-graduate course in War Studies.

Veterans could join veteran networks like Forces Network or CISO or CSO or corporate security or risk networks like ASIS, Overseas Security Advisory Community (OSAC), ISACA, Asia Risk Community (ARC) or Global Resilience Group.

Forces Network, ASIS and OSAC organize professional events. IFSEC is a good annual event in New Delhi for physical and electronic security and technology. FSIE organizes exhibitions for fire safety and security. Safe Secure Workplace (SSW) is an annual knowledge event held in Delhi NCR. GSX is held by ASIS in the US. The Munich Security Conference (MSC) is an important event in Europe. London hosts quite a few events.

Consultancies like MitKat organize their events like MitKat Annual Risk Symposium (MARS) for India, APAC and EMEA regions, Women in Security, ESG and Resilience (WISER),

Global Resilience Summit, SecTech and Data Centre Security Summit. Consultancies like MitKat, Big 4 etc also support specialist events by acting as knowledge partners. They also organised closed door round tables with their customers and subject matter experts.

Certification

Certifications are important. They add to your knowledge and credibility. Few important certifications are:

- Intel – Short courses/certifications by specialist agencies like MitKat
- Information Security – CISA, CISSP, CISM, CCSP, ISO/IEC 27001 LA
- Risk and Information Systems – CRISC
- Risk Management - ISO 31000
- Business Continuity – CBCP, CBCI, ISO/IEC 22301 LA
- Corporate / Physical Security – CPP, PSP
- Supply Chain Security – ISO 28000
- Fraud – CFE
- Privacy Information Management – ISO/IEC 27701
- Occupational Health and Safety – ISO 45001

Let us get started

Remember, as a veteran you have a solid foundation in defence, security, operational and contingency planning and risk management. You need to understand and adapt to the new operating context – one where business has primacy. Where "fire and move" have to be replaced by "growth and profitability (top line and bottom line)".

Choose the second career wisely. There is a big menu to select from. Even in security and risk, you are spoilt for choice. Remember, a corporate career is a function of market, passion, and skills. Improve your knowledge of business. Make technology your ally. You must improve your attitudinal adjustment to seniors and peers (some CXOs may be incredibly talented and young). Carry your knowledge, experience and skills along; leave your ego behind.

Once you have chosen the field, improve your knowledge and understanding of the business, the geography and the job. Meet people with relevant skills and experience. Carefully select a/few mentor(s).

Seek all help available including Forces Network, reemployment courses and assistance from organisations with veteran-oriented programmes and those who have a liking and preference for veterans.

Arm yourself with the required certification. Attend events and knowledge sessions. Build a network. Your network will be your net worth. Build your social media profile, particularly on LinkedIn. There should be consistency across media. Make yourself searchable and easy to find. Get noticed.

And remember to carry along all the good qualities – from leadership, followership, goa-orientation, right place, right time, right dress and all else.

Finally, do remember the first principle of war, "Selection and Maintenance of Aim." Once you have selected your objective, prepare a good CV well-aligned to the requirements of the job, highlighting your credentials, and using the new vocabulary. Approach second career with the same diligence that you put into making and executing an operational plan.

Best wishes for a great second innings, and
Thank You for Your Service.

Col S M Kumar (Sam) *is the Co-founder & MD of India, Singapore and London-based MitKat Advisory, a leading global risk consultancy. Winner of Sword of Honour and President's Gold Medal at IMA, Dehradun, and alumnus of Staff College, UK, King's College, London and IIM Calcutta, Sam is a successful entrepreneur, and an acknowledged thought leader, speaker and author. Col Sam commanded a combat unit and was awarded for distinguished service.*

Please provide your invaluable opinion/feedback on this Article, by clicking/tapping HERE - Editor

Theme Article

Risk Management: A Primer for Veterans

BY VINAYAK SRIMAL

"If you don't invest in risk management, it doesn't matter what business you're in, its risky business."

Gary Cohn

Introduction

Imagine a Ferrari's accelerator…go too hard at it and the acceleration is powerful and exhilarating; but with its inherent dangers of running into trouble..now pull back from the accelerator and you have a more controlled machine which can sustain the long haul

This, in a nutshell, is the essence of risk management which aims to drive growth, as per the risk appetite of business. Risk management is an essential business function, which aims to bring objectivity to the often intangible galaxy of threats and vulnerabilities, which could affect the accelerators of the business.

Source: https://www.touchstonerenard.com/risk-management/

Risk management is crucial across various sectors to ensure stability, compliance, and resilience. The aim of any risk management program is not to eliminate all risk, but to preserve and add to overall enterprise value by gauging which risks are worth taking and select the risks will get an enterprise to its goal.

Here are some business sectors that give high priority to risk management:

1. **Financial Services Industry:**
   - Financial institutions (banks, insurance companies, investment firms) prioritize risk management due to their exposure to financial, credit, market, technology, cyber-security and operational risks.
   - Regulatory compliance is a key concern and hence demands are higher on risk management teams.

2. **Healthcare and Pharmaceuticals:**
   - Patient safety, data privacy, and regulatory compliance drive risk management efforts in healthcare.
   - Managing clinical risks, supply chain disruptions, and cybersecurity threats is critical.
   - Regulatory compliance and life concerns are a concern and hence demands are higher on risk management teams.

3. **Critical Infrastructure Sectors:**
   - Sectors like energy, water, transportation, and communication are considered critical infrastructure. Their incapacitation would have severe consequences, making risk management essential.
   - Regulatory compliance and life concerns are a concern and hence demands are higher on risk management teams.

4. **Information Technology and Cybersecurity:**
   - With the increasing reliance on technology across all business sectors, managing technology and cyber-security risks is paramount.
   - Organizations focus on protecting their people, processes and technology from cyber threats.

5. **Manufacturing and Supply Chain:**
   - Manufacturers prioritize risk management to ensure product quality, supply chain continuity, and operational efficiency. Supply chain disruptions (e.g., due to natural disasters or geopolitical events) are closely monitored.

6. **Transportation and Logistics:**
   - Airlines, shipping companies, and logistics providers manage risks related to safety, security, regulatory compliance, and operational disruptions. Accidents, fuel price fluctuations, and geopolitical risks are key concerns.

Basic Principles of Risk Management

ISO 31000, Risk management – Guidelines, provides principles, a framework and a process for managing risk, which are a universally accepted benchmark. It can be used by any organization regardless of its size, activity or sector. Using ISO 31000 can help organizations to compare their risk management practices with an internationally recognized benchmark, providing sound principles for effective management and corporate governance.

In order to have an effective risk management, ISO 31000 recommends that an organization has to comply with 11 principles.

- Risk management creates and protects value;
- Risk management is an integral part of all organizational processes;
- Risk management is part of decision making;
- Risk management explicitly addresses uncertainty;
- Risk management is systematic, structured and timely;
- Risk management is based on the best available information;
- Risk management is tailored;
- Risk management takes human and cultural factors into account;
- Risk management is transparent and inclusive;
- Risk management is dynamic, iterative and responsive to change;
- Risk management facilitates continual improvement of the organization.

The process approach to Risk management is depicted below

Source: https://www.upguard.com/blog/what-is-iso-31000
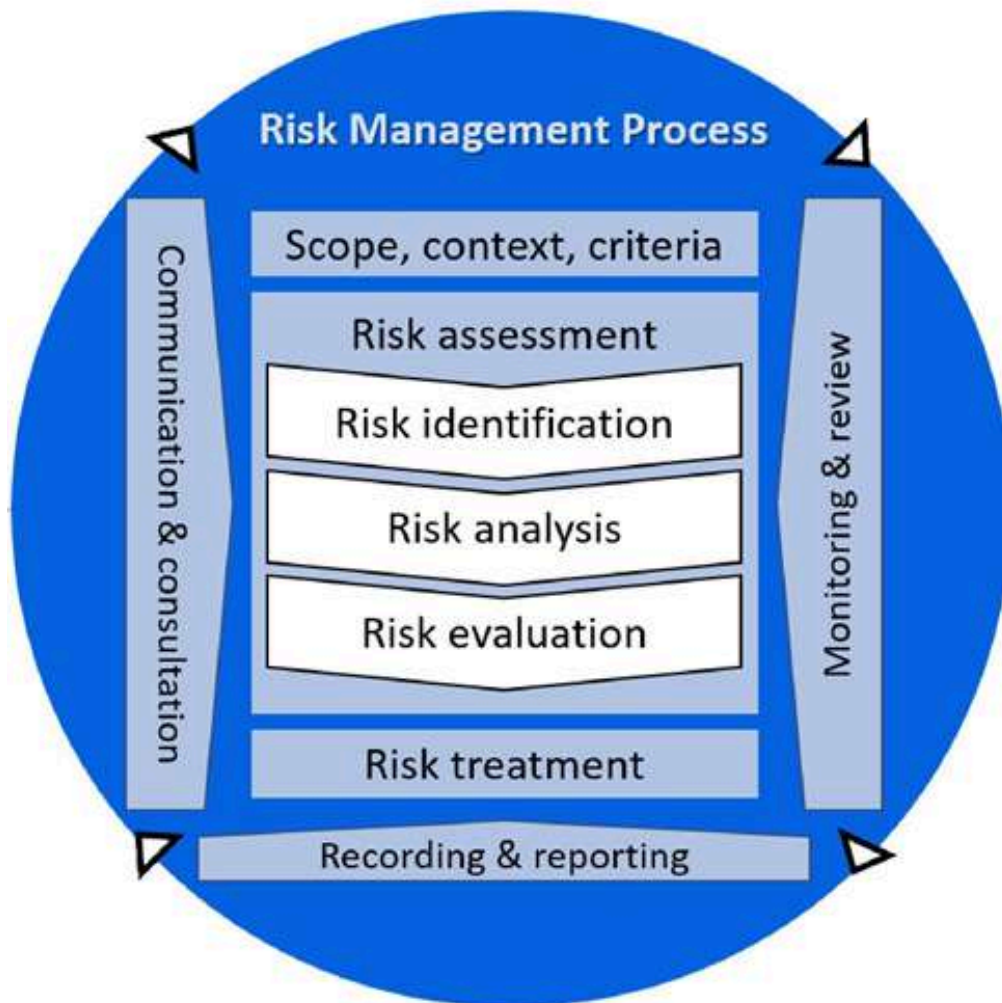
Establishing the context: By establishing the context, the organization articulates its objectives, defines the external and internal parameters to be taken into account when managing risk, and sets the scope and risk criteria for the remaining process.
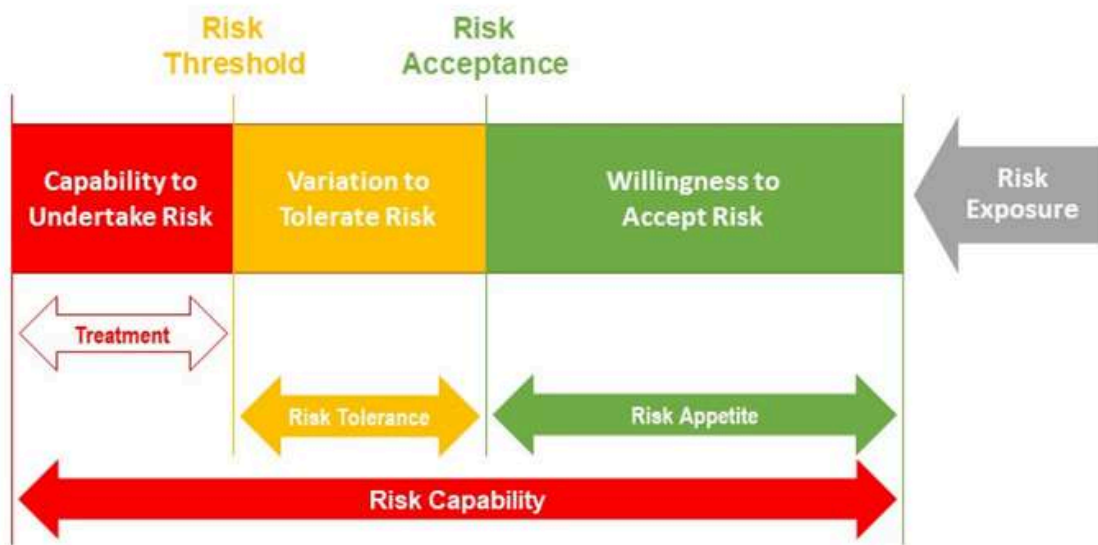
Source: https://wentzwu.com/2019/11/06/risk-capacity-and-risk-appetite/

An important aspect of this phase is determining the acceptable risk appetite and risk tolerance for the organisation, which cumulatively account for the risk capacity, which is the maximum loss an enterprise can tolerate without affecting its continued existence

Risk appetite is defined as the amount of enterprise-wide risk that an organisation is willing to accept while pursuing its goals and objectives. Risk appetite is translated into policies to contain the risk level within the boundaries set by the risk appetite. Risk tolerance levels are acceptable deviations from risk appetite, subject to the risk not exceeding the acceptable risk threshold of the organisation. These metric cumulatively set the context for the risk management exercise for an organisation.

Example Enterprise Type	Example Risk Appetite Statement	Example Risk Tolerance Statement
Global Retail Firm	Our customers associate reliability with our company's performance, so service disruptions must be minimized for any customer-facing websites.	Regional managers may permit website outages lasting up to 4 hours for no more than 5 % of its customers.
Government Agency	Mission-critical systems must be protected from known cybersecurity vulnerabilities.	Systems designated as mission-critical must be patched against critical software vulnerabilities (severity score of 10) within 14 days of discovery.
Internet Service Provider	The company has a low risk appetite with regard to failure to meet customer service level agreements, including network availability and communication speeds.	Patches must be applied within deadlines to avoid attack-related outages but also must be well-tested and deployed in a manner that does not reduce availability below agreed-upon service levels.

Source: NIST.IR 8286A

Risk assessment: Risk assessment is the overall process of risk identification, analysis and evaluation.

- **Risk identification:** Through applying risk identification tools and techniques, the organization should identify risk sources, areas of impacts, events and causes, and their potential consequences.
- **Risk analysis:** Risk analysis involves the development of understanding of the risk, consideration of the causes and risk sources, their positive and negative consequences, the likelihood that those consequences can occur, provides an input to risk evaluation and decision whether risks need to be treated, and on the most appropriate risk treatment strategies and methods.

Source: https://www.slideteam.net/risk-matrix-impact-analysis.html

- **Risk evaluation:** The purpose of this step is to assist in decision making about which risks need treatment and priority for treatment implementation.

Source:https://www.linkedin.com/pulse/power-probability-impact-matrix-risk-management-qasim-jaffery/
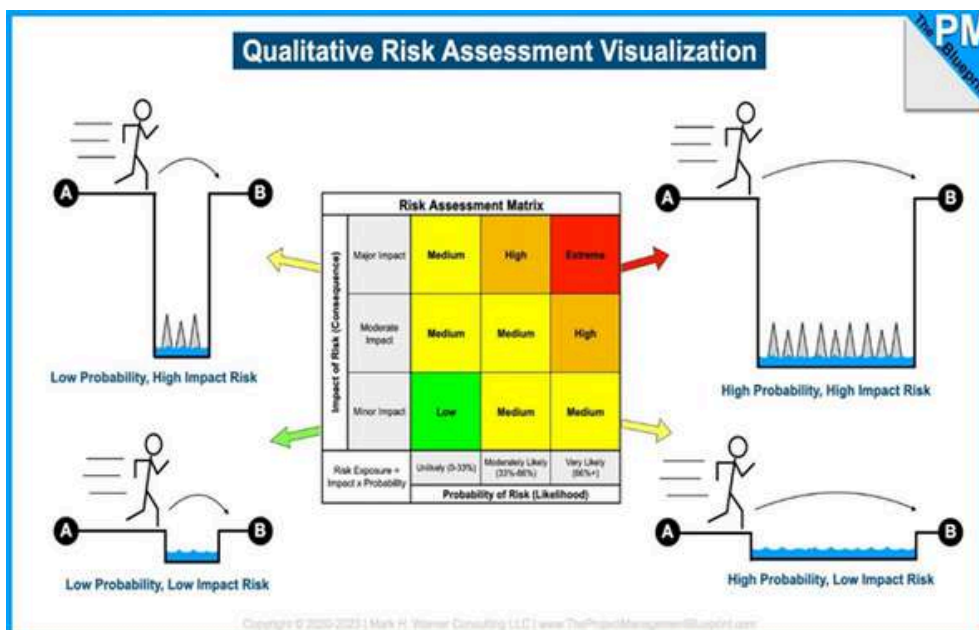
- **Risk treatment:** Risk treatment options should be selected based on the outcome of the risk assessment, the expected cost for implementing and benefiting from these options.
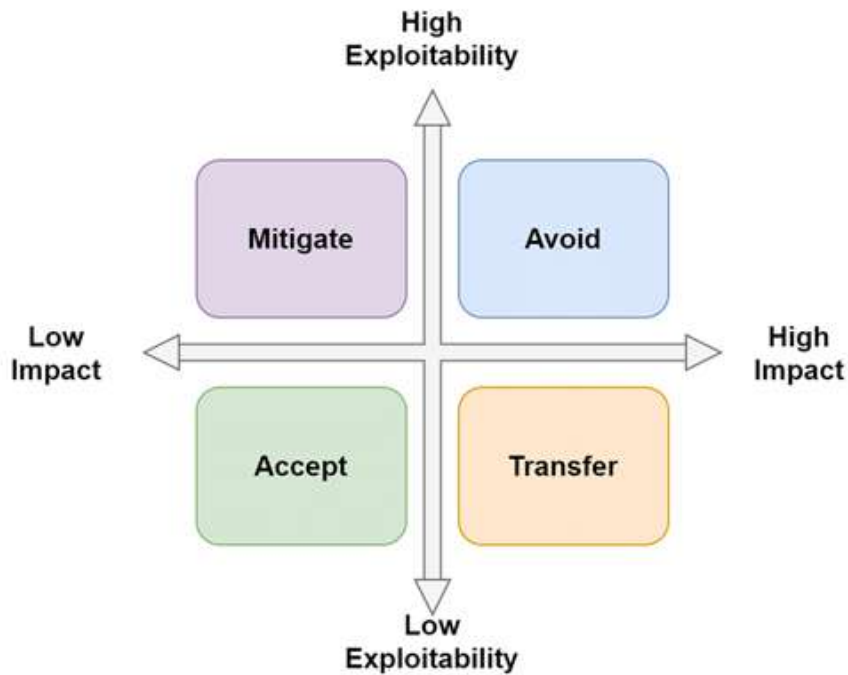
Monitoring and review: Monitoring and review can be periodic or ad hoc, and should be a planned part of the risk management process.

Recording the risk management process: Risk management activities should be traceable. In the risk management process, records provide the foundation for improvement in methods and tool, as well as in the overall process.

Communication and consultation: Communication and consultation with external and internal stakeholders should take place during all stages of the risk management process.

Risk Management as a Career Option: A SWOT Analysis for Veterans

Transitioning from the armed forces to a civilian career in risk management can be both exciting and challenging. Fortunately, Armed forces veterans possess valuable skills that are highly transferable to this field. Let's explore some steps veterans can take to prepare for a successful transition:

- **Recognize Strengths and Opportunities:**
    - **Crisis Management:** Military personnel face challenges daily, honing their ability under extreme stress to find practical solutions to complex issues.
    - **Risk Assessment:** Military roles often involve assessing risks and making critical decisions. These skills directly apply to risk management.
    - **Resource Consciousness:** Veterans carry time and budget consciousness as a second nature, which makes them a good fit for the risk management vertical.
    - **Unbiased Opinions:** Unlike someone who has been in the industry, veterans would carry unbiased opinions, which could often translate to a fresh perspective or a unique point of view for an organisation.

- **Convert Weakness to Strengths:**
    - **Limited Formal training in Risk management:** Learn about industry standards, regulations, and best practices. Connect with reputed industry bodies like Risk Management Association of India and Institute of Risk Management. Further, consider pursuing relevant certifications (e.g., Certified Risk Manager, CRISC for information security professionals). This path is especially useful for translating subject matter expertise in risk mitigation/risk management into the business world. The benefit of formal education is understanding what matters in business, and what can go wrong or succeed in destroying or creating value. Knowing these principles and basic tools allows the veteran to better prioritize both which risks to analyze and how to analyze them in a useful manner
    - **Limited exposure to Business:** Understand what risk management entails. Explore different aspects of areas of interest, such as financial risk, operational risk, technology, cybersecurity etc.
    - **Connect** with other veterans who have transitioned into risk management. Seek advice, attend networking events, and join professional associations.

- **Convert Threats to Opportunities:**
    - **Adaptation:** Learn how to translate your military experience to risk management terminology. Learn use of Enterprise Risk Management tools like MetricStream, ServiceNow, Archer or open-source tools like OpenSource Risk Engine and Eramba.
    - **Steep learning curve:** Use technology to ease the learning curve. Take advantage of online courses, webinars, and workshops related to risk management.
    - **Data analytics and modeling** is a key skill and helps predict future trends of risk in the organisation. It is therefore an enabler and a value-add in this field.

Conclusion:

Remember, transitioning veterans bring unique perspectives and strengths to risk management. Through proper reflection and connecting the dots, service members can begin to think about ways to utilize the knowledge and hard-earned experience in a way to create value in the private sector.

Good luck on your journey!

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Commander Vinayak Srimal is a seasoned leader in information security operations, who transitioned to his corporate career after 20 years in the Navy. He is an alumni of 15 Naval engineering course, IIT Madras and IIM Mumbai, and holds gold-standard cyber-security certifications including Certified Information Systems Security Professional (CISSP) and the Certified Cloud Security Professional (CCSP). As Senior Vice President at Kotak Mahindra Bank, he drives the enterprise risk management for Information risk management vertical, with focus on evaluation of system design and architecture, data security and privacy, and consolidation and process automation efforts. He brings a people-centric approach to work, knowing fully well that when all fails, strong teams win!

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Success is about smart risk management, not about wild risk taking.

Michael Masterson

Theme Article

Demystifying Risk Management: A Guide for Transitioning Military Personnel

BY ANISH JAIRATH

Military personnel transitioning to civilian careers often face the challenge of finding roles that align with their unique skills and experiences. One area where their background can be particularly valuable is risk management. Like the structured and mission-driven environment of the military, risk management involves anticipating threats, assessing vulnerabilities, and creating strategies to mitigate risks. The ability to analyse complex situations, make quick decisions under pressure, and lead teams makes veterans well-suited for roles in this field.

Risk management involves identifying, assessing, and prioritizing risks, followed by coordinated efforts to minimize, monitor, and control the probability or impact of unforeseen events. In a corporate or institutional context, risk can come in many forms—financial, operational, reputational, or regulatory. The goal is to protect an organization's assets and ensure that it can achieve its objectives with minimal disruption.

At its core, risk management is about balancing risk with opportunity. Every decision a business makes carries potential risks, but understanding and managing these risks allows organizations to innovate, grow, and thrive.

Lifecycle of Risk Management   ~Google images

Key Verticals in Risk Management

There are several verticals within risk management, each focused on specific types of risk. Veterans transitioning into this field can leverage their skills across these sectors, depending on their background and interests.

1. Corporate Risk Management

Corporate risk management involves assessing and managing the risks that could impact a company's operations, profitability or reputation. This includes everything from physical risks like supply chain disruptions to reputational risks that could harm a company's brand.

Veterans with a background in logistics, operations or leadership are particularly well-suited for corporate risk roles, as they often have experience in crisis management, planning, and executing complex missions. The ability to anticipate and mitigate operational risks on the battlefield or in business setting, is a highly transferable skill.

Key Responsibilities:
- Identifying potential risks that could impact the business (e.g., operational, or regulatory risks).
- Developing contingency plans and risk mitigation strategies.
- Ensuring compliance with laws and regulations to avoid legal or financial penalties.
- Implementing policies that promote risk awareness across the organization.

Potential Careers in Corporate Risk Management:
- **Risk Manager:** Responsible for overseeing an organization's risk management strategy and policies.
- **Business Continuity Manager:** Focuses on ensuring that the business can continue to operate in the event of a disruption or crisis.
- **Compliance Officer:** Ensures that the company complies with all relevant laws and regulations, mitigating legal and regulatory risks.

2. Cybersecurity Risk Management

With the increasing reliance on digital systems, cybersecurity risk has become a critical concern for organizations worldwide. Cybersecurity risk management involves identifying potential cyber threats, such as data breaches, and developing strategies to protect sensitive information.

Veterans with experience in military intelligence, IT systems, or communications may find a natural transition into cybersecurity risk management. Their experience in dealing with classified information, securing communication channels, and identifying threats align well with the demands of cybersecurity roles in the civilian world.

Key Responsibilities:

- Identifying potential cyber threats and vulnerabilities in an organization's IT infrastructure.
- Developing and implementing cybersecurity policies and protocols to protect data and systems.
- Conducting risk assessments to determine the likelihood and impact of cyber incidents.
- Ensuring compliance with industry standards and regulations, such as GDPR or HIPAA.

Potential Careers in Cybersecurity Risk Management:

- **Cybersecurity Risk Analyst:** Focuses on analysing potential cybersecurity risks and vulnerabilities.
- **Information Security Manager:** Oversees the development and implementation of information security policies and strategies.
- **Chief Information Security Officer (CISO):** Leads the organization's overall cybersecurity strategy and risk management initiatives.

3. Financial Risk Management

Financial risk management involves identifying, analyzing, and mitigating risks that could impact an organization's financial health. This could include market risks, credit risks, or liquidity risks. Veterans with analytical skills and experience in budgeting, finance, or resource management are well-equipped for financial risk management roles.

In the military, managing budgets, resources, and supply chains are critical tasks, and these experiences directly translate into the financial risk management sector. Veterans often excel in high-stakes environments where strategic decision-making and precision are required, both of which are crucial for managing financial risks.

Key Responsibilities:

- Analysing market trends to identify potential risks to the organization's financial position.
- Developing financial models to assess the potential impact of risks on profitability.
- Creating strategies to hedge or mitigate financial risks, such as currency fluctuations or interest rate changes.
- Ensuring compliance with financial regulations to avoid penalties or losses.

Potential Careers in Financial Risk Management:

- **Financial Risk Analyst:** Analyses market trends and potential financial risks to the organization.
- **Credit Risk Manager:** Manages the risk associated with lending or extending credit to clients.
- **Treasury Manager:** Oversees cash flow, investments, and financial risk mitigation strategies.

4. Operational Risk Management

Operational risk management focuses on the risks that arise from an organization's day-to-day activities. These risks can include everything from equipment failure to human error, supply chain disruptions, or natural disasters. Veterans with experience in logistics, supply chain management, or operations are particularly well-suited for roles in operational risk management.

In the military, operational risks are a constant concern. Leaders must assess the risks associated with every mission, plan contingencies, and adapt to changing circumstances. This ability to anticipate and manage operational risks in high-pressure environments is directly transferable to civilian roles in operational risk management.

Key Responsibilities:

- Identifying risks related to an organization's operations, such as equipment failure, supply chain issues, or human error.
- Developing contingency plans to mitigate the impact of operational disruptions.
- Conducting regular risk assessments to identify vulnerabilities and areas for improvement.
- Collaborating with other departments to ensure that operational risks are managed effectively across the organization.

Types of Risk Management   ~Google Images/ Profile Tree

Potential Careers in Operational Risk Management:
- **Operational Risk Manager:** Oversees the management of risks related to day-to-day operations and processes.
- **Supply Chain Risk Manager:** Focuses on identifying and mitigating risks in the supply chain.
- **Crisis Management Consultant:** Helps organizations prepare for and respond to crises that could disrupt operations.

Many skills acquired in the military transition over quite smoothly with the demands of risk management.

Strategic Planning and Decision-Making:
In both the military and risk management, the ability to analyze complex situations and make informed decisions quickly is essential. Veterans are skilled in developing strategies that account for multiple risks and contingencies, making them ideal candidates for roles in risk management.

Leadership and Team Coordination:
Military leaders are trained to coordinate teams, delegate responsibilities, and ensure that missions are carried out successfully. These leadership skills are directly applicable in risk management, where coordinating teams to implement risk mitigation strategies is a critical
function.

Multiple Categories ~Google Images
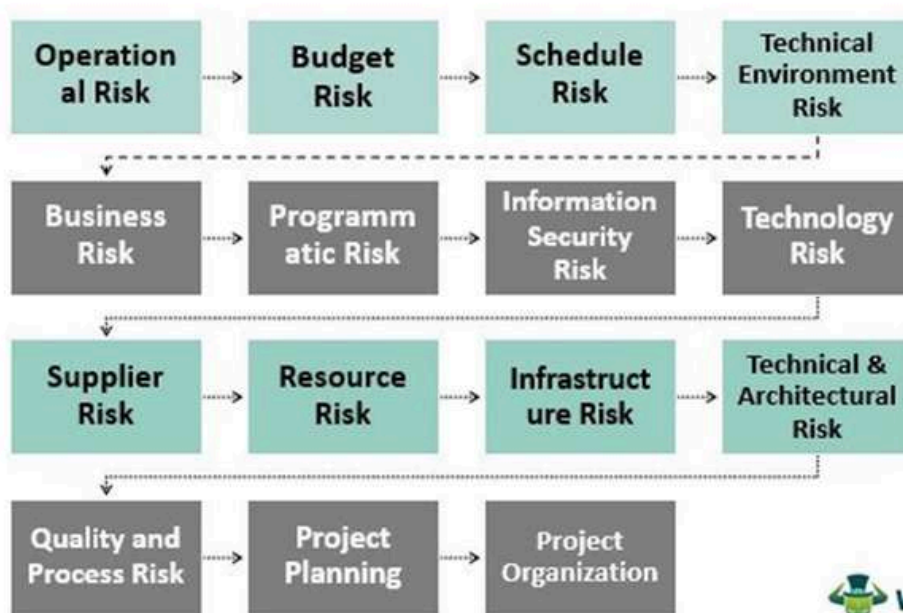
Crisis Management:

Veterans are no strangers to high-pressure environments where quick thinking and effective problem-solving are required. Their experience in crisis management translates well into roles where they must manage risks related to unexpected disruptions, such as natural disasters, cyberattacks, or financial crises.

Attention to Detail:

The military instils a strong sense of discipline and attention to detail, which is critical in risk management. Veterans are trained to meticulously plan operations and consider all possible outcomes—skills that are invaluable when assessing risks and implementing mitigation strategies.

Adaptability and Resilience:

Military personnel are highly adaptable and able to adjust their strategies based on changing circumstances. This adaptability is crucial in risk management, where risk factors can evolve, and the ability to pivot and respond effectively is key to minimizing negative outcomes.

Challenges for Veterans Entering Risk Management

Understanding Civilian Business Culture:

The corporate environment can differ significantly from the military in terms of hierarchy, communication styles, and decision-making processes. Veterans can benefit from mentorship programs, networking with industry professionals, and professional development courses that focus on business acumen.

Learning Industry-Specific Knowledge:

Depending on the vertical, veterans may need to familiarize themselves with specific regulations, technologies, or industry trends. Pursuing certifications or enrolling in risk management courses can help veterans build the necessary knowledge base for success.

Building a Professional Network:

Veterans may not have an extensive network in the civilian world, which can be a barrier to entry. Joining professional associations, attending industry conferences, and leveraging veteran-specific networking groups can help veterans build connections and find opportunities in risk management.

Overcoming Stereotypes:

Some employers may have misconceptions about veterans' ability to transition to civilian roles. Veterans can address this by clearly articulating how their military experience translates to the specific demands of risk management and by sharing success stories from other veterans in similar roles.

Risk management offers a dynamic and fulfilling career path for veterans transitioning to civilian life. The skills honed during military service—strategic thinking, leadership, crisis management, and adaptability—align closely with the demands of the field, making veterans valuable assets in various risk management verticals. Whether in corporate, cybersecurity, financial, or operational risk, the ability to anticipate, assess, and mitigate risks is crucial to ensuring an organization's success.

For veterans, entering the risk management industry not only offers an opportunity to apply their military experience in new and impactful ways but also provides a career that values their discipline, problem-solving abilities, and leadership. With the growing demand for skilled risk managers across industries, veterans are uniquely positioned to thrive and make significant contributions to businesses navigating an increasingly uncertain world. Through professional development, networking, and leveraging their military skills, veterans can build rewarding careers in this vital and evolving sector.

Anish Jairath is currently pursuing his undergraduate degree in Journalism at the University of Regina, aiming to leverage his strong research and writing skills to excel across various media platforms, including print, television, and online social media. Anish's goal is to seamlessly integrate his capabilities to create compelling content that engages audiences across different mediums. He is committed to staying updated with the latest trends and technologies in journalism and media, as he understands the importance of adaptability in this ever-evolving industry. By developing skills in digital storytelling, data journalism, and multimedia production.

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If you don't invest in risk management, it doesn't matter what business you're in, it's a risky business.

— Gary Cohn —

Theme Article

RISK MANAGEMENT IN THE SINE CURVE

BY KRISHNA RAJ

What not to do...

Way back in 333 B.C. Alexander was challenged to untie the most intriguing Gordian knot on the OX Cart in Gordium, Phrygia in Eastern Turkey. The pristine and Legendary King Gordias had prophesied that the man who did that would be destined to rule all of Asia.

Characteristic of him, Alexander was one who never let a challenge go unchecked. Up on reaching the chamber of the OX Cart, and after pondering for some time over the famous Gordian knot, he took a sword and slashed the Knot- unravelling the now severed knot. Alexander went on to conquer much of the known world of that time but he left the world a mere nine years from the Gordian knot – a very short lived prophesy indeed.
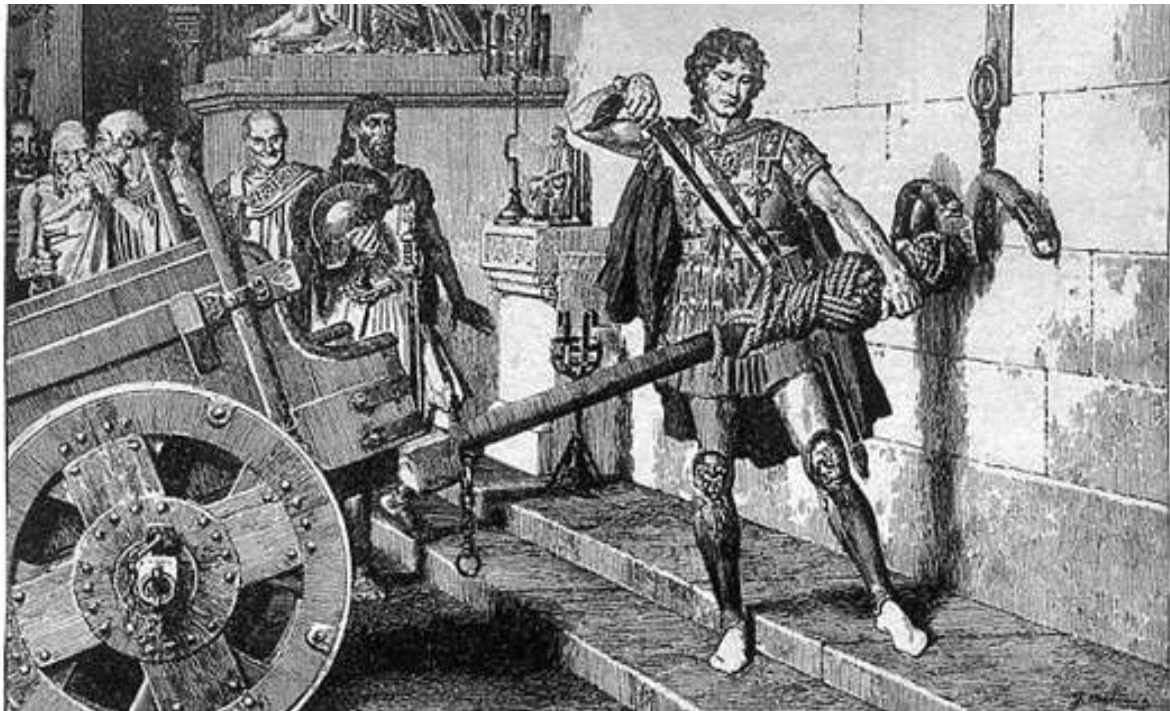
Risk management in Corporate

'Risk Management' sounds cool and straight forward, and oft a man in uniform may perceive so, but, the field of Risk Management is not a Gordian knot that the Alexander in him can slice with his sword... In the Corporate World its serious business – Risk Management Strategy. Board of Directors ponder over it incessantly, risk averse Promoters dally with it weighing the correct strategy, Senior management has apprehensions of the negative consequences, HODs vie with it fearfully and Compliance team often are tangled with it -frozen.

Business risks are those like an impediment on the train tracks. A significant risk can derail the entire train of events that one has carefully orchestrated. The essential role of Risk management is to basically be empowered with the following:-

- Be aware of the essential focus of the Industry concerned.
- Know the business – departmental e.g. SRA for security (Security Risk Analysis).
- Familiarise with the concerned compliance regulations.
- Read the environment – Local and governmental pressures.
- Consult the specialist or ISO 31000 standards.

On the Flip Side - Promoters Dilemma

The higher the Risk, the deeper the need for Risk avoidance - the slower the pace of business…

Many a risk averse compliance team don't let go. The leadership has often the onerous task of releasing vice like grip of Compliance related internal audit objections which oft mire the advancement of business in the formative years. Yet a good risk management strategy will serve the business in long term by closing the loopholes that can be later used by seemingly unscrupulous quarters.

While the formulation of a Risk management strategy in itself would form a part of the Organizational culture OC, and is the starting block of future designs, it comes with the undeniable implications of Fixed Costs and HR commitment of resources. If everything is "All Good" why do we need a Risk management framework ?

Yet again- the prevailing environment, shortfalls of experienced crew, resource crunches and unforeseen issues often creep in as factors of the losses in business. Therefore Risk Management is there to stay in good times and the bad - is essential in all its ups and Downs. Thus the sine curve…

A career in Risk Management.

As given in Job Portals, Risk management is a career path that focuses on compliance and strategy. People in risk management roles help identify and assess factors that could contribute to risk or liability for a company or organization.

The Liability on the other hand relates to governmental policy, regulation and law…

Certain risk management and compliance careers involve advising on recovery action and developing risk management tools and plans for the future.

Managing Risk is simply managing uncertainty. Let's face it with some business leader level questions…
- Should risk management be integrated into every part of an organization?
- In managing uncertainty am I covering all components?
- Is the objectives going to be met?
- Is the decision making going to be risky or simple?
- What can happen when no one applies risk management to SOPs ?
- Are you stretching the exercise without covering the available finances?
- Am I Covering for the unseen eventuality?

How to Go About It?
The next step would be the creation of the Risk assessment framework.
- Build your own "risk management" framework
- How to be a leader who creates lasting change
- Pointers for framework construction
- Internal & External Context
- Resource allocation
- Implementation
- Evaluating your framework's strength

RISK MANAGERS	IMPLICATION	QRs/ QUALITATIVE CERTIFICATIONS
Risk managers should have analytical skills	· Collecting and analyzing data, reports, statistics, and market trends. · Preparing risk contingency plans to address future risk management issues.	GARP _ Financial Risk management Course Operational Risk Management Course
Risk managers should have planning and organizational skills.	Monitoring and reviewing risk management processes, and making improvements as needed	COSO Course. Committee of Sponsoring Organizations Course.
Risk managers should have numerical skills	Excel and graduate mathematical abilities with Commonsense checks.	Certification of Internal Auditor/ Compliance course Certified Risk Manager CRM course Insurance, Education and research.

RISK MANAGERS	IMPLICATION	QRs/ QUALITATIVE CERTIFICATIONS
Risk managers should have commercial awareness	· Staying up-to-date with industry regulations and ensuring compliance. · Liaising with and guiding senior management and stakeholders about current and potential risks. · Preparing risk contingency plans to address future risk management issues	ISO 31000 Certification Enterprise Risk management Course Master Course Risk management.
Should have communication and presentation skills	Preparing risk reports and presenting findings to senior management	Corporate Governance Course.
Risk managers should have an eye for detail,	Providing training and support to staff on risk management practices	Risk Measurement Course under Operational Risk management course.

The Bridge not too far

Risk Management is a broad spectrum term that covers all work zones. Whether it be the Operations, reputation or financial health, one has to identify the risks, as also develop and implement Risk management policies and procedures. Armed forces officers have a great sense of responsibility and thus the analytical mind is tuned to Accountability and response. Coupled with the broad spectrum familiarity, the Officer stepping into corporate is primed for a Risk management profile.

All the Best !!

Brig Krishna Raj Nambiar Commissioned into the Army in 1987 into the Artillery, he opted and joined Army Aviation as a helicopter pilot. As an Aviator he had extensive operational tenures in the Arunachal, Nagaland and Ladakh including Siachen Glacier. He flew for 12 years with 1500 hours of operational flying. He commanded his unit in CT Operations and did a tenure as DS in SC Wing Army War College. Meanwhile in 6 years prior to release, he empowered himself with an M Phil from Panjab University, Chandigarh, an HR qualification, an L.L.B degree and he cleared UGC NET for professor Grade. He also did an Independent Director course from MDI Gurgaon before stepping out. After commanding two operational Brigades, he took early release to pursue a corporate exposure. In the corporate, he has handled a Real estate firm as a Vice president, an NGO as the senior-most employee, a Port in south India as the VP and presently he is in an MNC manufacturing textiles and flooring as Vice President located at Hyderabad. He can be reached at krishnaraj1812@yahoo.com.

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Theme Article

RISK MANAGEMENT: A CORE MILITARY SKILL/AN ESSENTIAL CORPORATE REQUIREMENT

BY ARUN HARIHARAN

What is Risk Management?

The term Risk management is loosely used both in the military as well as the corporate environs, it is nothing but something we do in our day to day lives, all the time- whether it is a decision to buy a new car, changing jobs or even a simple thing such as crossing the road.

To put it across simply, Risk management is the process of identifying, assessing, and controlling potential risks that could negatively impact an organization or project. These risks could arise from a wide range of sources, including financial uncertainties, legal liabilities, strategic management errors, accidents, natural disasters, cybersecurity threats, or operational failures.

Effective risk management helps organizations minimize losses, protect assets, ensure compliance with regulations, maintain operational continuity, and enhance decision-making. In a rapidly changing and uncertain world, proactive risk management is vital for achieving long-term success.

Let us now examine how this works in the military and in the corporate- the differences and the overlaps.

Risk Management in the Military

Risk management in the military is a systematic process used to identify, assess, and control risks associated with military operations, training, and other activities. Its primary goal is to preserve combat power, conserve resources, and increase operational effectiveness while minimizing unnecessary loss or damage.

Military risk management typically follows a structured approach, such as the U.S. Army's 5-step model *[1]*:

- **Identify hazards:** Recognizing potential dangers in various military activities.
- **Assess hazards:** Evaluating the likelihood and severity of identified hazards.
- **Develop controls and make risk decisions:** Developing and implementing measures to reduce or eliminate risks. Using risk information to inform operational planning and execution.
- **Implement controls:** Implementing strategies to minimize the risks. This could involve reducing the probability of the risk happening or lessening its impact if it does occur.

- **Supervise and evaluate:** Continuously tracking risks, reviewing the effectiveness of risk mitigation efforts, and adjusting strategies as needed.

[1] ATP 5-19 C-1, Headquarters Department of the Army Washington, DC, 8 September 2014; https://www.armyresilience.army.mil/ard/images/pdf/Policy/ATP%205-19%20Risk%20Management.pdf
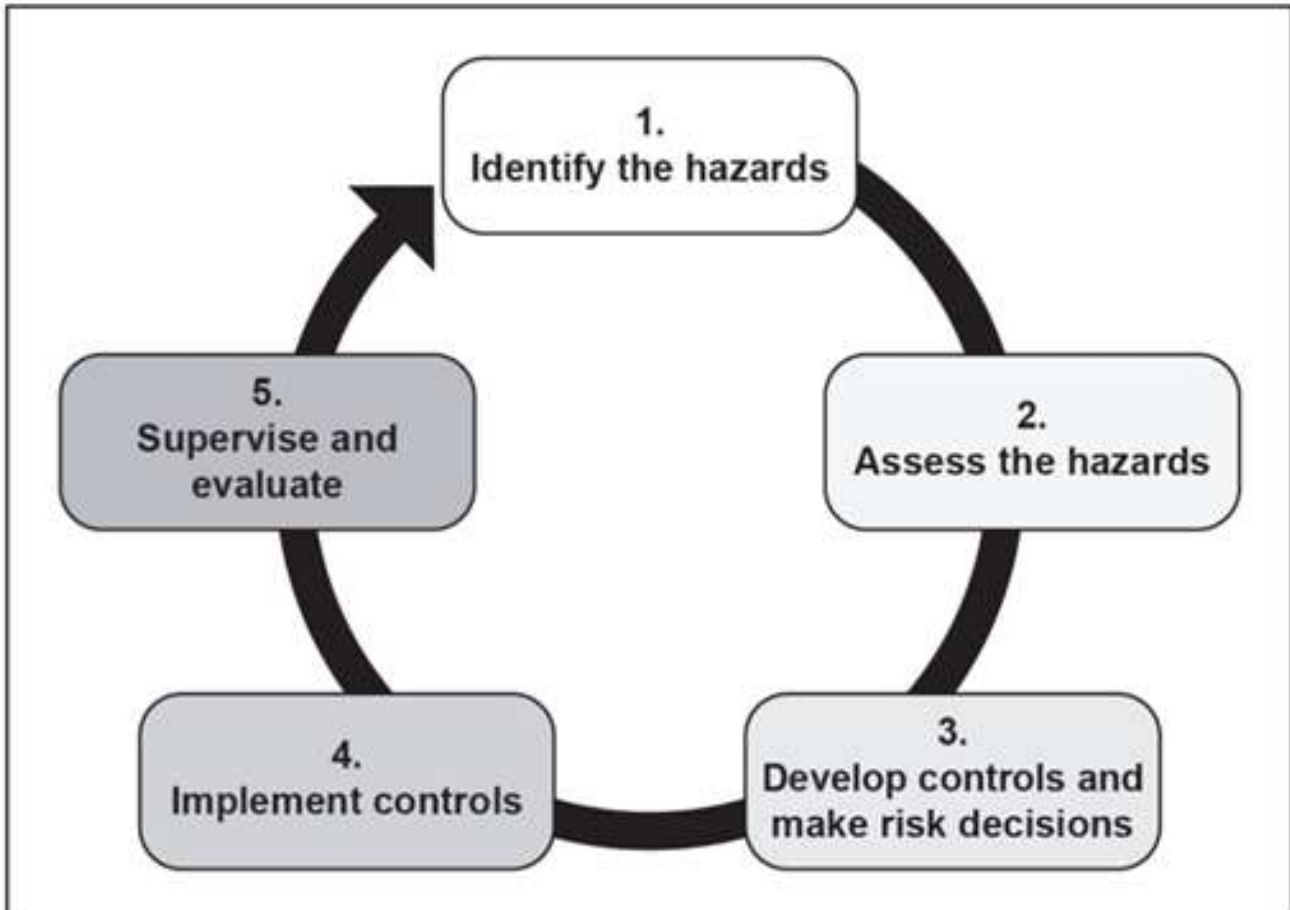
Figure 1-1. A cyclical, continuous process for managing risk

This process helps military leaders balance mission requirements with personnel and equipment safety, ensuring that risks are taken only when the potential benefits outweigh the possible losses.

Risk Management in a Corporate Scenario vs the Military

Risk management in the corporate world shares some similarities with military risk management, but there are notable differences in focus, scope, and implementation. This stems from the basic purposes of both these organisations. Whereas, in the armed forces focus is on effective training, seamless logistics and winning wars, in a business enterprise it is about staying competitive in the market, generating profits, regulatory compliances, organisational reputation etc.

Hence, though at a high level the process remains same there are nuanced differences. In simple terms, here's how corporate risk management differs in the two fields:

Sr No	Parameter	Corporate	Military
1.	Focus	Primarily focused on financial risks, reputation, and business continuity	Centred on operational effectiveness and preserving combat power
2.	Types of risks	Market risks, credit risks, operational risks, legal/compliance risks, strategic risks.	Combat-related risks, equipment failures, personnel safety, mission failure.
3.	Regulatory environment	Governed by various laws and regulations (e.g., Unified Licence for telecom operators, RBI regulations for banks).	Follows military doctrine and government regulations.
4.	Stakeholders	Shareholders, customers, employees, regulators.	Government, soldiers, allies, civilians in operational areas.
5.	Risk appetite	Often defined by board of directors, balancing risk and reward for profit.	Determined by mission objectives and strategic importance.
6.	Time horizon	Can range from short-term to long-term, often with a focus on quarterly or annual results.	Mission-specific, can be immediate (tactical) or long-term (strategic).
7.	Tools and methodologies	ERM framework, ISO 31000, financial modelling, scenario analysis.	Specific military risk assessment tools, after-action reviews.
8.	Reporting	Regular risk reports to management, board, and sometimes public disclosures.	Often classified, reported through chain of command.
9.	Risk transfer	Can use insurance, derivatives, or other financial instruments to transfer risk.	Limited options for risk transfer; risks are usually managed internally.
10.	Cultural aspects	Risk culture varies widely between organizations and industries.	Strong emphasis on safety and operational security across the organization.
11.	Consequences of failure	Financial losses, reputational damage, legal liabilities.	Potential loss of life, mission failure, national security implications.
12.	Innovation and risk-taking	Often encourages calculated risk-taking for competitive advantage.	Emphasizes following established protocols, with innovation focused on enhancing capabilities and safety.

While both sectors endeavour to manage risks effectively, the corporate world generally has more flexibility in its approach and can often take on more risks in pursuit of profits. The military, given its critical role in national security and catastrophic nature of failure, tends to be more conservative in its risk management practices.

Transitioning Military Personnel and Risk Management as a Career

Transitioning military personnel often possess skills such as leadership, decision-making under pressure, operational planning, and risk assessment—qualities that naturally align well with various subdomains of risk management. Hence risk management is a good career option for veterans seeking jobs in the business sector. Based on exposure to the sector, here are some recommended subdomains and related industries that could be a good fit:

1. Operational Risk Management
- **Fit:** Veterans excel in understanding and mitigating risks tied to processes and operations.
- **Industries:**
    - Manufacturing
    - Logistics and Supply Chain
    - Aviation and Aerospace
    - Healthcare (hospitals, emergency services)

2. Security Risk Management
- **Fit:** Military backgrounds provide excellent training in physical security, threat assessment, and protection.
- **Industries:**
    - Corporate Security (large enterprises)
    - Critical Infrastructure (telecom, energy, water, utilities)
    - Event Management
    - Financial Institutions (fraud, cybercrime prevention)

3. Cybersecurity Risk Management
- **Fit:** Many veterans come from IT, communications, or intelligence backgrounds and can transition well into cybersecurity roles.
- **Industries:**
    - Technology and Software Development
    - Telecommunications
    - Financial Services
    - Healthcare (patient data protection)

4. Compliance and Regulatory Risk

- **Fit:** Those with experience in adhering to rules, protocols, and compliance regulations in the military will find this domain familiar.
- **Industries:**
    - Financial Services (banks, insurance)
    - Healthcare (NABL, ICMR, FDA compliance)
    - Pharmaceuticals (CDSCO compliance)
    - Infrastructure Contractors

5. Strategic Risk Management

- **Fit:** Veterans skilled in long-term planning and scenario analysis could transition to roles assessing market, financial, or political risks.
- **Industries:**
    - Consulting Firms
    - Multinational Corporations
    - Energy (oil and gas, renewables)
    - Financial Services

6. Crisis Management and Business Continuity

- **Fit:** Military personnel often have experience in emergency planning and disaster response.
- **Industries:**
    - Insurance
    - Telecommuncation
    - Hospitality (hotels, resorts)
    - Retail and E-commerce

7. Environmental and Health & Safety (EHS) Risk

- **Fit:** Veterans with backgrounds in logistics, engineering, or environmental operations would adapt well to managing safety risks.
- **Industries:**
    - Construction and Engineering
    - Energy (oil, gas, mining)
    - All kinds of manufacturing
    - Transportation

8. Fraud and Financial Crime Risk Management

- **Fit:** Intelligence and investigation skills translate effectively to identifying and mitigating financial crimes.
- **Industries:**
    - Banking and Financial Institutions
    - Insurance
    - Telecommunication

9. Project Risk Management

- **Fit:** Experience managing military operations or engineering projects allows for a smooth transition into risk assessment for large projects.
- **Industries:**
    - Construction
    - Technology Implementation
    - Infrastructure Projects

Building Up Skill Sets for taking up Risk Management as a Career

For military personnel aspiring to transition into risk management, acquiring the right qualifications, certifications, and skills is crucial to stand out and excel in the field. Here's some advice to guide your journey:

1. Pursue Relevant Certifications

Certifications help validate your expertise and signal your readiness to work in risk management. Here are some widely recognized ones to consider:

- Certified Risk Management Professional (CRMP): Validates broad risk management knowledge.
- Information Security and Business Continuity Certifications (e.g. ISO 27001, CISSP, ISO 22301, CBCP, MBCI): Ideal for those moving into cybersecurity and business continuity risk management.
- Certified Fraud Examiner (CFE): Focuses on fraud prevention and investigation.
- Project Management Professional (PMP): Helpful if you're aiming for project risk management.
- Environment, Occupational Health and Safety Certifications (e.g. ISO 45001, ISO 14001, NEBOSH, OSHA): Critical for environmental and safety risk roles.

2. Leverage Military Experience

Highlight your military background in areas like operational risk, crisis management, security, and leadership. This practical experience is a strength and can make you an attractive candidate in risk management, especially in industries like defence, government, and corporate security.

3. Develop Industry-Specific Knowledge

Tailor your knowledge to specific industries where risk management is critical. For instance, if you're targeting financial services, familiarize yourself with financial regulations, fraud detection, and compliance issues. If cybersecurity is your focus, study cyber laws, network security, and data protection.

4. Earn a Relevant Degree or Training

While military experience is valuable, a degree in a related field can enhance your qualifications. Consider degrees or certifications in:

- Risk Management
- Business Administration

- Information Security
- Finance
- Environmental Health & Safety Many institutions offer online or part-time programs that can be pursued while transitioning.

5. Sharpen Analytical and Communication Skills

Risk management requires strong analytical skills to assess risks and their potential impacts. Equally important are communication skills, as you'll need to convey risk assessments, strategies, and recommendations to stakeholders clearly. Consider training or workshops that improve these areas.

6. Network with Industry Professionals

Networking is key in your transition. Join professional organizations such as the Project Management Institute (PMI), Risk and Insurance Management Society (RIMS), Information Systems Audit and Control Association (ISACA), ASIS International or Association of Certified Fraud Examiners (ACFE). Attend events, webinars, and seminars to connect with risk professionals and stay updated on industry trends.

7. Gain Practical Experience

Internships, part-time roles, or volunteering can provide hands-on experience in risk management and help you apply your military skills in civilian contexts. Seek out opportunities in the sectors you want to enter.

8. Keep Up with Regulations and Industry Changes

Risk management is a dynamic field. Regularly read industry publications, follow thought leaders, and stay informed on changes in laws, regulations, and risk trends specific to the field you wish to enter. This will also prepare you for interviews and job success.

By combining your military expertise with targeted education, certifications, networking, and hands-on experience, you'll be well-equipped to succeed in risk management.

Col Arun Hariharan is a senior security, EHS and nodal affairs professional with over 33 years of experience. He is an alumni of the National Defence Academy, Defence Services Staff College and a Fellow of the Institution of Engineers of India. Post seeking premature retirement from the Army in 2013, he has had a rich corporate experience in large multi-nationals. He is presently the National Head of Security, EHS and Nodal Affairs at Bharti Airtel Ltd, India's second largest Telecom operator. Arun is a certified Lead Auditor in ISO standards pertaining to Information Security, Business Continuity, Occupational Health and Safety and Environmental Management Systems. He is also an acclaimed author and poet being published in print over 60 times so far.

Please provide your invaluable opinion/feedback on this Article, by clicking/tapping HERE - Editor

Theme Article

Risk Management for Veterans
What, Why and How.

BY SAM ARMSTRONG KAPPALA

Risk management will only sound a mystic corporate jargon, till it is demystified. To put it in simple words it is all about **identifying, assessing, and mitigating potential threats** to an organization. Is it a tough ask for us veterans to manage risks? Absolutely NOT. It is a cake walk. Throughout our uniformed life, all our operations, actions and missions are based on Risk Management, albeit we may not have used the terms in specific. We and Risk Management fit like a glove. Having said that, a bit of fine tuning and weaponizing (adding certifications) is all we need to add the flavour needed to land a job in Risk Management.

What?

Here are the basics :

- **Identification:** It is about categorising and prioritizing our assets and then spotting potential risks that could impact these assets which could result in adversely affecting the business of the organization or the organization itself. Assets can be physical, intangible, operating / non-operating, data, people, etc. Risks could be financial, operational, strategic, compliance or even external risks like natural disasters.
- **Assessment:** Evaluating the likelihood and potential impact of these risks – business impact analysis (BIA). This helps prioritize which risks need immediate attention.
- **Mitigation:** Developing strategies to minimize the impact of these risks. This could involve creating contingency plans, implementing new policies, or investing in insurance.
- **Monitoring:** Continuously tracking the identified risks and the effectiveness of your mitigation strategies. This ensures that you can adapt to new risks as they arise.
- **Regulatory Compliance:** Ensuring the organization complies with relevant laws, regulations, and internal policies. This often involves conducting regular audits
- **Insurance Management:** Procuring and managing insurance policies to cover the organization's risk exposure and handling insurance claims when necessary.
- **Communication and Training:** Educating employees about potential risks, safety protocols, and the importance of adhering to risk management policies through training sessions.

Why?

Risk management can be an excellent career path for armed forces veterans. The skills and experiences gained in the military, such as strategic planning, decision-making under pressure, and leadership, are highly transferable to risk management.

1. **Transferable Skills:** Veterans often have experience in identifying, analyzing, and mitigating risks, which are core components of risk management.
2. **Diverse Opportunities:** Risk management roles are available in various sectors, including IT, finance, insurance, healthcare, and construction. While risk management can be an embedded responsibility of managerial roles, bigger organizations have a risk management vertical.
3. **Professional Growth:** Many organizations value the unique perspectives veterans bring and offer opportunities for career advancement.
4. **Impactful Work:** Risk managers play a crucial role in ensuring the safety and success of organizations, making it a rewarding career choice.

How

1. **Education and Certification:** Consider obtaining certifications such as Certified Risk Manager (CRM) or Certified Risk Management Professional (CRMP) to enhance your qualifications.
2. **Networking:** Join professional organizations like the Institute of Risk Management (IRM) to connect with other professionals and access resources tailored for veterans.
3. **Translating Military Experience:** Highlight how your military experience aligns with risk management tasks in your resume and during interviews.

Support for Veterans

Many organizations and professional bodies offer support specifically for veterans transitioning into risk management. For example, the IRM has initiatives to help veterans gain relevant qualifications and integrate into the civilian workforce.

Capt Sam Armstrong Kappala is an alumnus of Officers' Training Academy, Chennai, commissioned from SS-57th batch into the Army Air Defence. Having joined 126 Lt AD Regt (Comp), Sam spent most of his short tenure in J&K including the Siachen Glacier. Post uniformed service, he served in the banking security for seven years and currently responsible for security and risk management for Hitachi Digital (a Hitachi group company) for its offices in the Asia Pacific. With security management skills being imbibed from the Army days, numerous trainings and certifications, especially in ISO-27001 increased his interests in Risk Management. Apart from his regular chores, Sam plays active part in Business Continuity and Crisis Management Teams.

Please provide your invaluable opinion/feedback on this Article, by clicking/tapping HERE - Editor

Survey: Members Speak

As you know ForceNet E-Zine is the monthly e-magazine of the Forces Network- the network of military veterans in the corporate. We produce a specialized theme each month; for this issue, we chose, Demystifying Physical Security Vertical.

We sourced our content from veterans who are thriving in the field of Physical Security themselves.

The next few pages are dedicated to a few randomly picked veterans in their own words.

Here are the questions we asked them:

1.In the military we typically do risk management without realizing it. However the risks that we analyze are a little different from what the corporate risk management entails. What was your understanding of the risk Management profession while you were in the military?

2.Having worked in Risk Management now what is your changed perception about the function now? Why do you think it changed?

3.What are the various subdomains in the risk management vertical which you could recommend to transitioning military personnel as a good fit based on your exposure in the sector. Also suggest some industries.

4.What would be your advice to military personnel aspiring for a career in risk management with regards to acquiring qualifications, certifications, skills, etc ?

5.Does the salary in the risk management vertical also vary from industry to industry? Which typically are the high paying industries?

6. Is the technology quotient required to succeed in a risk management role also getting raised? What in your opinion are the bare minimum tech skills that an aspiring risk management professional must have?

7. What are the three things you like about being in the Risk Management function?

8. What are the three things you do NOT like about being in the Risk Management function?

Colonel Arun Hariharan

**Group Head- Security, EHS
and Nodal, Bharti Airtel**

ENGRS, DOR: 2013

Years in Corporate; 11

Risk Management: Corpoarte versus Military

Risk management in the military is a systematic process used to identify, assess, and control risks associated with military operations, training, and other activities. Its primary goal is to preserve combat power, conserve resources, and increase operational effectiveness while minimizing unnecessary loss or damage.

Key aspects of military risk management include:

1. Hazard Identification: Recognizing potential dangers in various military activities.
2. Risk Assessment: Evaluating the likelihood and severity of identified hazards.
3. Risk Mitigation: Developing and implementing measures to reduce or eliminate risks.
4. Continuous Monitoring: Regularly reassessing risks and adjusting strategies as needed.
5. Decision-Making: Using risk information to inform operational planning and execution. 6. Integration: Incorporating risk management into all levels of military planning and operations.

Military risk management typically follows a structured approach. This process helps military leaders balance mission requirements with personnel and equipment safety, ensuring that risks are taken only when the potential benefits outweigh the possible losses.

Any Advice?

For military personnel aspiring to transition into risk management, acquiring the right qualifications, certifications, and skills is crucial to stand out and excel in the field. Here's some advice to guide your journey:

1. **Pursue Relevant Certifications** Certifications help validate your expertise and signal your readiness to work in risk management. Here are some widely recognized ones to consider: (a) Certified Risk Management Professional (CRMP): Validates broad risk management knowledge. (b) Certified Information Systems Security Professional (CISSP): Ideal for those moving into cybersecurity risk management. (c) Certified Fraud Examiner (CFE): Focuses on fraud prevention and investigation. (d) Project Management Professional (PMP): Helpful if you're aiming for project risk management. (e) Occupational Health and Safety Certifications (e.g., ISO 45001, NEBOSH, OSHA): Critical for environmental and safety risk roles. (f) Information Security and Business Continuity ISO Certifications: Tailored for crisis and continuity management.

2. **Leverage Military Experience:** Highlight your military background in areas like operational risk, crisis management, security, and leadership. This practical experience is a strength and can make you an attractive candidate in risk management, especially in industries like IT/ITES, telecom, and corporate security.

3. **Develop Industry-Specific Knowledge:** Tailor your knowledge to specific industries where risk management is critical. For instance, if you're targeting financial services, familiarise yourself with financial regulations, fraud detection, and compliance issues. If cybersecurity is your focus, study cyber laws, network security, and data protection.

4. **Keep Up with Regulations and Industry Changes :** Risk management is a dynamic field. Regularly read industry publications, follow thought leaders, and stay informed on changes in laws, regulations, and risk trends specific to the field you wish to enter. This will also prepare you for interviews and job success.

5. **Network with Industry Professionals:** By combining your military expertise with targeted education, certifications, networking, and hands-on experience, you'll be well-equipped to succeed in risk management.

Your Perception?

Transitioning from military risk management to the corporate world, or vice versa, often leads to a shift in perception about the function of risk management due to the distinct nature of the environments and objectives involved. In my opinion, changed perceptions in this function are as follows:-

1. Focus on Flexibility vs. Rigidity:
(a) Military: Risk management in the military is often highly structured and procedural, reflecting the need for clear protocols and adherence to command structures. The focus is on minimizing risks to personnel and ensuring mission success, often with a low tolerance for uncertainty.
(b) Corporate World: In the corporate environment, risk management is typically more flexible and adaptive, balancing risks with potential rewards. The approach is more dynamic, adjusting strategies based on market conditions, financial performance, and emerging trends.
The need for rigid protocols in the military stems from the high stakes involved, such as safety and mission success, which demand a low-risk tolerance and clear procedures. In contrast, the corporate world often requires a balance between risk and reward, necessitating a more adaptable and strategic approach to manage risks effectively.

2. Decision-Making Processes: (a) Military: Decisions are often made with a top-down approach, where higher-level commands set strategies and lower levels execute them. Risk management decisions are deeply integrated into strategic planning and tactical operations. (b) Corporate World: Decision-making can be more decentralized, with various departments and stakeholders involved in assessing and mitigating risks. Risk management is integrated into broader strategic planning and financial decision- making.
The hierarchical nature of the military necessitates a centralised decision-making process to ensure consistency and control. In the corporate world, a more decentralised approach allows for faster responses to market changes and integrates diverse perspectives into risk management strategies.

3.Communication of Risks: (a) Military: Risk communication is often classified and highly controlled, focusing on operational security and command directives. (b) Corporate World: Risk communication is generally more transparent, involving stakeholders, investors, and employees, and often emphasises transparency and risk mitigation strategies.
In the military, operational security and the need to protect sensitive information dictate a more controlled communication process. In the corporate world, transparency is crucial for maintaining stakeholder trust and managing reputational risks.

4.Risk Tolerance and Management: (a) Military:The tolerance for risk is typically very low when it comes to safety and mission success. Risk management strategies are designed to minimise or eliminate risks that could jeopardise lives or mission outcomes. (b) Corporate World: Risk tolerance can vary widely depending on the company's goals, financial position, and market conditions. Risk management often involves calculated risks and strategic planning to optimise opportunities and returns.
The high-stakes nature of military operations requires a stringent approach to risk management, where the priority is safety and mission success. In contrast, the corporate world often involves managing risks as part of strategic planning to achieve business objectives and financial goals, which may include taking calculated risks.

5.Tools and Techniques: (a) Military: Risk management tools are often focused on tactical and operational aspects, including threat assessments, intelligence reports, and contingency planning. (b) Corporate World: Tools include financial models, artificial intelligence, market analysis, compliance programs, and scenario planning.
The tools and techniques used in the military are tailored to the specific demands of operational and tactical risk management, while the corporate world uses tools designed to address financial, strategic, and market-related risks.

Recommended Sub-domains?

Transitioning military personnel bring valuable skills such as leadership, decision- making under pressure, and risk assessment, making them well-suited for various subdomains within risk management. Key areas include operational risk management, cybersecurity, security risk management, compliance and regulatory risk, and crisis management. Veterans can also transition effectively into project risk, environmental health and safety (EHS) risk, fraud prevention, and financial crime risk management. Industries such as defence manufacture, IT/ITES, telecom, financial services, technology, energy, and e-commerce are ideal sectors where these skills are in demand, providing opportunities for veterans to apply their experience to critical risk-related roles.

Importance of Technology?

An engineering or IT degree,
certification in ISMS, BCMS3 Things you like?

3 THINGS YOU LIKE?

1.Strategic Impact: Risk management plays a vital role in shaping an organization's strategy and operations. Being involved in identifying and mitigating risks means contributing to the overall health and success of the organization. It's rewarding to see how effective risk management can influence decision- making, protect assets, and ensure long-term sustainability.

2.Diverse Challenges: The field of risk management encompasses a wide range of challenges, from financial and operational risks to strategic and compliance issues. This variety keeps the role dynamic and engaging, requiring a blend of analytical skills, problem-solving abilities, and creative thinking.

3.Proactive Problem Solving: Risk: management is fundamentally about anticipating potential problems before they occur and implementing strategies to address them. This proactive approach can prevent crises and ensure that the organisation is better prepared for unforeseen events.

Salary Variation?
IT/ITES, telecommunication, e-commerce are high paying sectors

3 Things you don't like?

1.High Pressure and Responsibility: Risk management often involves a high level of responsibility for identifying, assessing, and mitigating risks that could impact the organisation. The weight of responsibility can be stressful, particularly when dealing with high-stakes risks or when outcomes are uncertain. The pressure to prevent or manage risks effectively can sometimes lead to burnout or job-related stress.

2.Complexity and Uncertainty: Risk management requires navigating complex scenarios with many variables and uncertainties. The inherent uncertainty can make it challenging to provide clear answers or solutions, and the complexity of risk assessments may lead to analysis paralysis or difficulty in making timely decisions.

3.Potential for Limited Immediate Impact: Risk management often involves a lot of behind-the-scenes work, and the benefits of effective risk management might not always be immediately visible. This can sometimes lead to a lack of visible acknowledgment or recognition of the value of risk management efforts, which may be disheartening for those who thrive on immediate feedback and tangible results.

Commander Vinayak Srimal

Senior Vice President , Information Risk Management, Kotak Mahindra Bank

Navy, DOR: 2023

Years in Corporate: 1

Risk Management: Corporate versus Military? Risk management was done subconsciously and not as a formal exercise.

Your Perception? Risk management is an integral part of business activities and is given due importance, both as a mitigative measure and as a compliance requirement.

Recommended Sub-domains? Information risk management, Technology risk management-across all sectors

3 Things you don't like?
Its a continuous effort and there is always something missing from the risk window!

Any Advice?
1. ISO 31000, NIST 800-37 are good reference material.
2. CRISC is a popular qualification in the IT and Information risk management verticals.

Salary Variation?
I'm not sure, but it will be on the higher side in regulated sectors like BFSI.

Importance of technology?
Ms Excel knowledge is a must, good to know an enterprise risk management tool but not a must

3 Things you like?
(a) How to bring subjective and abstract concepts to an objective view.
(b) Getting a bird's eye view of existing and new/emerging risks in the environment.
(c) Presenting risk quotient to the Board and risk management committees and fielding challenges/counter opinions from senior management sharpens understanding of risk and business functions.

Col Samrendra Mohan Kumar

MD, MitKat Advisory Services Pvt Ltd

Mech Inf, DOR: 2007

Years in Corporate: 17

Risk Management: Corporate versus Military?

While in the military, risk meant threats from

adversarial nations, non-state actors allied to them as well as natural or man made hazards like shooting, spying, fire, earthquake, floods etc

Your Perception?

(a)Risk is impact on uncertainty on objectives.

(b) Every organization has assets – something of value that need to be protected (people, material, critical info, brand etc m). Threats (natural or manmade) exploit vulnerabilities to create risks to assets.

(c) Risks could be strategic, operational, financial, legal, reputational or physical.

(d) Risks have to be mitigated to acceptable levels by application of controls like people (guards), process, technology or infrastructure.

Recommended Sub-domains?

1. Operational Risk is what we are good at.
2 .We could look atGeopolitics and Corporate Intel, Physical Security, Safety, ESG,
Information Security, Business Continuity, Investigations, Project Management, Security Technology, Defence and Aerospace, Guarding, Entrepreneurship etc. Look for leadership positions.
3. Industries : Government and Public Sector, banking, financial service, Insurance, IT/ITES/GCCs, Data centres, Pharma and Healthcare, Education, Critical Infrastructure, Real Estate, Construction, Logistics, Media and Entertainment, FMCG, Transportation and Logistics etc

Importance of Technology?

Sound managerial understanding of technology, particularly digital technologies and AI is becoming essential.

Any advice?

1. Take an internship with a consulting company.
2. Work on real life projects.
3. Arm yourself with degrees and certifications- there are specific ones for specific niches. (a) CPP for physical security. (b) CFE for fraud and investigations. (c) CBCP for business continuity. (e) CISA and CISSP for info sec and (f) HSE and ESG.
4. Build useful networks; attend professional events
5. Build social media profile; put posts which demonstrate your deep domain expertise.

3 Things you don't like?
1.Lack of budgets
2.Financial and legal risks
3.business is what takes the primacy

3 Things you like?
1.Pays decently
2.Excellent networking 3.Closer to my basic area of expertise

Salary Variation?
Yes. Banking and financial services pay well. MNCs or global corporations pay better than Indian ones.

Lt Col Dinesh Singh

Head- Fire Safety & Security (RRPL & Candor TechSpace), Brookfield Properties

Mechanised Infantry , DOR:2018

Years in Corporate: 3

Risk Management: Corporate versus Military?

1. While in the Military, the perception of Corporate Risk Management was obscure as we see it from the prism of Military Risk Management – nuances involved in CI/CT Ops, Proxy War, War, Aid to civil authority etc.

2. However, Corporate Risk Management involves the mitigation/ minimization and/or transfer of risk by carrying out the Assets Characterization, Threats & Vulnerabilities Analysis to bring out the residual risk and treatment within its appetite.

3. This has direct and indirect impact on the bottom line of Business.

Your Perception?

1. The changed perception is that Corporate Risk Management is primarily to prevent any untoward security incident w.r.t People, Process, Technology and Infrastructure of the ecosystem thereby mitigating or minimising the direct and/or indirect impact on the revenue of the establishment.

2. I think it has changed because out of the various functions of a business, profitability quotient remains it's most important end state.

3. Risk Management should result in increasing the company's profitability by mitigating/ minimising risk and accrue a quantifiable Cost-Benefit advantage.

Recommended Sub-domains?

1. Some of them are Enterprise Risk Management, Compliance & Liaison, Security & Loss Prevention, Executive Protection, Cyber Risk Management , Fire Safety Risk Management, , EHS etc. (The later three sub-domains needs requisite background & qualification) are recommended for transitioning Veterans.

2. Suggested companies include KPMG, Deloitte, EY, Mahindra SSG, Adani Group, Brookfield Properties, Bharti Enterprises, Reliance Industries etc.

Any Advice?
1. Relevant certifications like CPP, PSP, PCI (Triple Crown).
2. Fire Safety (DRDO), CISSP (for Cyber Security Enthusiast), NEBOSH (for EHS), BCI etc. to name a few depending on sub-domains.
3. Also Management Degree/ Diploma would be of good help in understanding the holistic Operational Security and its cross-functional Integration.

Salary Variation?
Yes. It all depends on the 'demand and supply' of the role, location, experience, demonstrated performance, skillsets and bargaining power. After all, it is the RoI quotient one can value- add to the company/industry. High-value asset protection Industries like Data Protection for eg. are typically high paying.

Importance of Technology?
1. Yes. The advent of AI, ML.
2. Generative/Predictive AI and its application in Risk Management is gaining momentum apart from the People, Process & Infrastructure.
3. The bare minimum is expertise in Excel/Advance Excel.

3 Things you like?
1. Dynamism.
2. Decision Making
3. Cross functional Integration with all verticals of the Business.

3 Things you don't like?
1. High VUCA.
2. Not a Core Function of Business and
3. Intangibility of the function.

Col Hemant Saxena

Zonal Head Vigilance Management and Fraud Investigation ,Superannuated from Reliance Retails Limited

Engineers/ seconded to Military Intelligence , DOR: 2015

Years in Corporate: 5

Risk Management: Corporate versus Military?

1. In the military the main risk is seldom measured in terms of loss of revenue or profit; it is usually loss of man, material and position of advantage.

2. In corporate things boil down to business continuity and consequently losses associated there (brand value, trained manpower, revenue etc).

Your Perception?

1. Corporates are in existence and will be considered successful if they achieve the milestones set out on the growth curve by their Board.

2. This can be achieved if all important factors stay tuned and function in sync. Mostly that is never the case.

3. Risk management in corporate world therefore boils down to your ability to understand how to read the trends for these factors and when to apply corrections and in what form and intensity to keep the ship on the course.

3 Things you like?

1. Ability to make a difference. 2. Ability to connect with the higher echelons of various business verticals 3. Opportunity to understand the business models of various verticals.

3 Things you don't like?

1. False sense of loyalty to the corrupt employees/ vendors because facing the facts and admitting these means disruption in established flow of business.

Recommended Sub- domains?

All retail and e- commerce industries are a good fit for service persons transiting to the corporate world. Some of the sub domains are:
(a) Fraud Investigation (b) Loss Prevention (c) Supply Chain Management

Any Advice?

1. Certified Fraud Examiner 2. Certificate in Financial Risk Management 3. Enterprise Risk Management

Importance of Technology?

Yes More than the Technology for risk management it is the understanding of the environment in which the business is carried out that will be important to succeed

Salary Variation?

E-Commerce, Retail are higher-paying

Major Subhendu Mahunta

Director – Financial Crime Prevention , Trust & Safety and Consumer Legal , OneCard

INF, DOR: 2012

Years in Corporate: 12

Risk Management: Corporate versus Military?
Operational Risks

Your Perception?
Multi-faceted approach to Risk Management

Recommended Sub-domains?
1. Fraud Risk / Credit Risk / Enterprise Risk.
2. Legal & Compliance Risk / Business continuity/ Safety & Security risks.

Any Advice?
Apply the day to work at military , remember the various appreciations you have done over your various postings and translate them to the corporate setting – you will find a lot of semblance

Salary Variations?
Yes – FinTechs / BFSI are the best paying ones

Importance of Technology?
SQL/ Python are the most sought after followed by Basics of Data Analytics

3 Things you like?
1. Challenging and constantly evolving 2. Exposure to know in depth activities of each domain 3. Fulfilling – Better the risk posture of an organisation, better the business , hence it's quite fulfilling to be able to support in the company's growth

3 Things you don't like?
1. Rarely , a small gap turns out to be the show stopper .
2. So proper appreciation of risks has to be in place and addressed

Lt Col Atul Gaur

Global Project Manager Coach, Tetra Pak

Indian Navy, DOR: 2006

Years in Corporate: 18

Risk Management: Corporate versus Military

Risk Management: 1. While serving in the Indian Navy, risk management was seen as an integral part of daily operations, but it wasn't always formalized or treated as a distinct profession. 2. In the armed forces, risk management involves assessing tactical and operational risks, making decisions under pressure, and ensuring the safety of personnel, equipment, and missions. Every action, from equipment maintenance to mission execution, is based on assessing and mitigating potential risks. 3. However, transitioning from the military to corporate risk management opens new opportunities, especially with the structured frameworks and strategic foresight needed in business environments. 4. Understanding the nuances of corporate risk management—such as enterprise risk management (ERM), insurance, and financial risk—is essential for anyone transitioning from a military background into this field.

5. In the corporate world, risks are more likely to be quantified and managed with the help of risk registers, business continuity plans, and formal risk assessments, unlike the intuitive, experience-based decision-making often seen in military operations..

3 Things you like?
1. Planning and forecasting. 2. In-Depth Analysis and Problem-Solving. 3. Corss-functional collaboration and Team work.

3 Things you don't like?
1. Complex Regulatory and Compliance demands 2. Resistance to Change from Stakeholders 3. High Pressure and Accountability

Importance of Technology?
Technology quotient depends on the domain and industry vertical. If the target industry is IT & Cyber security then tech quotient gains maximum weightage.

Your Perception?
1. Corporate risk management is a structured field in civilian industries and is fundamentally different. While both military and corporate environments share the goal of managing risk to minimize harm, the nature of risks and the approach to managing them vary. 2. Corporate risk management encompasses a broader scope, including financial, operational, strategic, legal, and reputational risks, and it uses specific methodologies and frameworks to assess, mitigate, and monitor risks systematically. 3. It often involves more documentation, formal reporting, and compliance with industry standards and regulations. This shift in perception is driven by several key differences such as Broader Scope of Risks, Systematic Frameworks, Regulatory and Compliance Considerations, and Focus on Strategic Risks.

Recommended Sub-domains?
Risk subdomains by Domain – Operational Risk Management – Supply Chain Management – Cybersecurity and Information Security – Enterprise Risk Management (ERM) – Crisis and Business Continuity Management – Health, Safety, and Environmental (HSE) Risk Management – Regulatory and Compliance Risk – Project Risk Management

Salary Variation?
Yes, not only risk but for any domain salary varies from industry to industry and from company to company. According to me, Finance should be the highest paying followed by IT.

Risk by Industry
- Information Technology (IT) & Services
- Financial Services and Banking
- Infrastructure & Construction
- Pharmaceuticals and Healthcare
- Manufacturing and FMCG
- e-com/logistics

Any Advice?
Each industry has its own requirements. Any officer aspiring for a career in risk management should conduct and indepth analysis of the industry, identify the certification needs, and also meet practicing professionals and understand the requirements in detail.

Capt Sam Armstrong Kappala

Manager – Security & Risk Management for Asia Pacific, Hitachi Digital

Army Air Defence, DOR: 1999

Years in Corporate: 16

Risk Management: Corporate versus Military? Understanding the threats and taking measures to deal with it.

Your Perception? 1. Every function within the corporates / businesses (including the corporate itself) are exposed to risks, hence risk management becomes a critical and basic part of the operations. 2. Emerging variety of businesses brought in corresponding risks and each risk needs to be addressed in its own way.

Recommended Sub-domains? Starting with Physical Security, subdomains and industries can include IT, Finance, Insurance, Manufacturing, Auditing, and Consulting to name a few.

3 Things you don't like? 1. Not all organizations have this role / understand the importance of this function, management sees this as a cost center rather than a business enabler. 2. Unpredictability and surprises. 3. Resistance to change.

Any Advice? Certification is a must to demonstrate the commitment, aim and path for this vertical.

Salary Variation? Yes, salary varies. While the business volume is one of the factors, the priority and importance that an organization accords to Risk Management dictates the salary. Higher paying industries are Finance, Healthcare, IT and Technology, Energy, Insurance.

Importance of Technology? Technology gives the cutting edge to a risk management professional. few required skills – based on the type of organization are Data Analytics and statistics, Awareness about the functioning of Risk Management tools, Financial analytics, Regulatory Compliance tools, and Cyber Security.

3 Things you like? 1. Get an understanding of the entire business model of the organization, 2. Get to collaborate with all teams and at all levels of hierarchy. 3. The satisfaction to see the fruits of your risk management execution.

Star of Forces Network

A Forces Network Star is a member of the Forces Network who has gone on to achieve glory in the his/her corporate/civilian avatar. The aim of this series in not just to celebrate our successes from the veteran community, which unfortunately we do not do enough, but also to inspire others. The ultimate goal is to set up a virtuous self-sustaining cycle of inspiration leading to more successes in turn inspiring many more.

IN INTERACTION WITH UDAY SHRIWAS

Capt Punyasloka Panda is an ex-Infantry Officer and was commissioned into 8 Garhwal Rifles from the Officers Training Academy, Chennai. Post his Indian Army tenure he has worked with many renowned companies, predominantly in the field of Crisis Management & Business Continuity. Presently he is working with an IT & Management Consulting MNC, based out of NCR. He is a CPP, ICRA certified ISO22301 & ISO 27001 Lead Auditor and ISO45001 Lead Implementor.

Uday: Please tell us something about your background prior to joining the Army, and your subsequent Army career. Please share any significant achievements.

Panda: Before joining the Army, I completed my Post Graduation in Finance & Portfolio Management and worked as an intern with a Financial Credit Rating Firm in Mumbai. My focus was on Consulting, Portfolio Management, and Credit Rating.

I was commissioned into the Infantry – Garhwal Rifles, where my time in the unit proved to be immensely rewarding and a profound learning experience. I was fortunate to gain exposure to the complexities of various deployment forms and the diverse roles an Infantry unit can undertake. The strong sense of cohesion, camaraderie, and the chance to hone my leadership skills were invaluable aspects of this tenure.

Academy days 2002
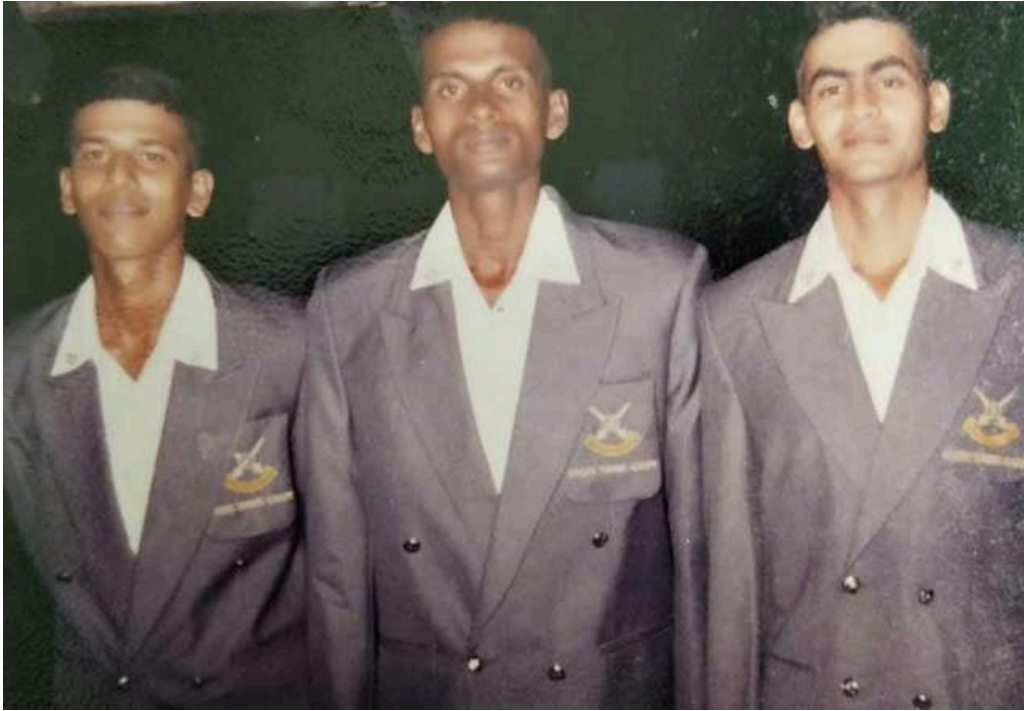
With coursemates during academy days

After my military service, I transitioned into the corporate world again, joining one of the world's largest banking organizations. In this role, I worked on Enterprise Risk, where I was instrumental in establishing the Group's first Global Finance Center in India and subsequently in Eastern Europe, as well as developing risk parameters and mitigation strategies. Following my tenure in the banking sector, I moved to an IT & Management Consulting MNC, where I continue to work today.

I believe that success is built on sincerity of purpose, purity of desire, and a steadfast, determined effort. True success or achievements lies in our endeavors, our intentions, and the character we bring to our work. Results have never been in control of living beings.

Uday: Give us an understanding about your current role and what you are presently engaged in. Also please share in chronological order the roles and companies in your corporate career?
Panda: In my present organization, my work as an Enterprise Risk Management (ERM) professional involves identifying, assessing, and mitigating risks across the organization to protect its objectives. The role includes developing risk management strategies, reporting on key risks to leadership, and ensuring compliance with regulatory requirements. It also involves fostering a risk-aware culture, integrating risk management into decision-making processes, and coordinating with various departments. Additionally, I am responsible for policy development, crisis management, and continuously improving risk mitigation practices. As a team we are focused on making the organization's mitigation practices "Anti-Fragile," welcoming uncertainty and viewing risks as opportunities for growth and innovation.

Uday: How did you prepare yourself for the Military to Corporate transition?

Panda: This will involve a lot of discussion and this will be long answer to your question.

Transitioning from a military to a corporate environment necessitates a deep understanding of the key differences between the two cultures. Corporate culture tends to be less rigid, focusing on collaboration, innovation, and flexibility, while military culture is hierarchical and disciplined. To thrive in this new setting, it's crucial to mentally and emotionally adapt to a more fluid

In Uniform

workplace, reframing military skills into corporate language—particularly in areas like leadership, team management, and problem-solving.

Investing in skill development is essential for a successful transition. Earning relevant certifications, such as Project Management Professional (PMP), Certified Information Systems Security Professional (CISSP), Certified Protection Professional (CPP), Certified Business Continuity Professional (CBCP), Certified Fraud Examiner (CFE), Lean Six Sigma, and Design Thinking courses can greatly enhance employability. The process of unlearning and relearning is continuous, and investing in these skills is vital to remain competitive.

Crafting a civilian-friendly resume is also important, focusing on quantifying achievements and highlighting accomplishments that resonate with corporate recruiters while avoiding military jargon. Networking plays a crucial role in this transition; engaging with platforms like LinkedIn and participating in ex-servicemen groups can help establish valuable connections in the corporate sector.

Researching roles that align with military experience, such as operations management, project management, cybersecurity, and human resources is key. Additionally, preparing for behavioral interviews with examples from military experiences can effectively showcase transferable skills. By approaching this transition strategically, individuals can achieve significant success, as evidenced by numerous successful role models.

Uday: What were the challenges faced during your Transition? How did you overcome the challenges? What additional skills do you think are required to excel in your Role?

Panda: This question always strikes a raw nerve for me. That was tough for all of us, you would agree that only we know how tough it was.

I, like many others who transitioned from the Army to corporate roles in 2008, faced significant challenges during that time. The financial crisis, a classic example of a **"black swan"** event, led to widespread layoffs, creating a surplus of job seekers in the market. This increased competition made it much harder for us to secure new positions. Additionally, the crisis altered the demand for specific skills and job roles, leaving many of us with skills that no longer aligned with our prospective employers' needs, necessitating retraining or upskilling.

The instability of the economy fostered uncertainty, making both job seekers and employers hesitant to commit to new opportunities, which affected hiring rates and job security. I experienced a decline in confidence due to the economic downturn and the difficulties in securing employment, which impacted my job search strategies and motivation.

Moreover, the crisis disrupted professional networks, making it harder to leverage connections for job leads, and I found that my network was not as effective as I had hoped. Financial pressure was immense, and the challenges seemed numerous. However, this experience also pushed me and all of us (our course) to develop anti-fragile abilities—embracing uncertainty, adapting to changing circumstances, and viewing setbacks as opportunities for growth. Navigating these obstacles required resilience, adaptability, and a willingness to learn new skills, ultimately turning the challenges of such a black swan event into a catalyst for personal and professional development.

Bangalore 2020

Uday: Please share your thoughts on the Role played by Mentors and Coaches and The Team under you in your Successful Corporate Journey?

Panda: I have been fortunate to work alongside some of the best professionals in the industry, including my lead, who has served as my mentor, philosopher, and guide. With a similar background as mine, he has played a pivotal role in my growth personally, professionally. He has helped me become a better individual.

My mentors has been essential in guiding me on people management and conflict resolution, particularly in high-stakes environments like Enterprise Risk Management (ERM). They have provided strategies for effective stakeholder communication, managing interpersonal disputes, and fostering constructive dialogue within the team. Their insights have highlighted the importance of active listening, quick responses, and empathy in understanding various perspectives, which are crucial for resolving conflicts and managing crisis

Through their mentorship, I have learned to tackle conflicts with a problem-solving approach, concentrating on finding common ground instead of focusing on differences. They stress the importance of open communication, promoting transparency to prevent misunderstandings from escalating. This guidance has greatly improved my ability to manage relationships and create a collaborative team atmosphere.

Similarly, my team is vital to our success in ERM. By cultivating a collaborative environment, we harness diverse viewpoints to pinpoint potential risks and formulate comprehensive mitigation strategies. Promoting open communication empowers team members to share their insights and concerns, which is essential for fostering a risk-aware culture.

Service days in uniform, Kupwara 2004

Uday: If you were to Transition from the military to the corporate today with the benefit of all the insights and wisdom that you have gained in the corporate today what would you have done differently?

Panda: Transitioning from the military to the corporate world today, armed with the insights and wisdom I've gained, I would approach several aspects differently:

I would prioritize acquiring industry-specific certifications and skills earlier in the transition process. Understanding the value of continuous learning, I would invest time in courses relevant to my desired role, such as Information/ Cyber Security, project management or data analysis. I would leverage networking more effectively by seeking out mentors and industry professionals sooner. Attending industry bodies FICCI, ASIS, OSAC events and engaging on platforms like LinkedIn, Forces Network would be part of my strategy to build connections that could facilitate my transition.

I would recognize that it's okay to be vulnerable during the transition. Seeking help and guidance from colleagues and mentors would be more emphasized, allowing for a smoother adjustment period. I would cultivate a more flexible mindset, ready to embrace uncertainty and view challenges as opportunities for growth. This anti-fragile approach would help me navigate the complexities of the corporate landscape more effectively.

By integrating these strategies into my transition, I believe I could have accelerated my adaptation and success in the corporate world.

Industry Conference

Uday: Any important lessons you learnt in your corporate career? Any advice for transitioning military personnel on this front?

Panda: In my corporate career, one of the most important lessons I've learned is the value of adaptability and continuous learning. The corporate environment is dynamic, and success often hinges on one's ability to pivot, embrace new challenges, and unlearn outdated approaches. Transitioning from a structured military background to a more fluid corporate setting requires not only a shift in mindset but also a commitment to ongoing personal and professional development. The corporate world, like the military, has its challenges. Rejections, setbacks, and obstacles are part of the journey. Resilience is critical—stay focused on your long-term goals and don't be discouraged by temporary setbacks, always remain 'Anti-fragile'. By embracing these lessons, transitioning military personnel can not only navigate the complexities of the corporate environment but also thrive in their new roles.

Uday: How important is it to understand your own passion and expertise and then to work towards upskilling in that domain so as to have a better innings in the corporate? How does one identify one's passion?

Panda: Some may find my viewpoint unconventional, but I believe that passion is often overrated, especially in a professional context. Passion is emotional and imaginary, whereas the corporate world thrives on logic, data, and facts. While passion can occasionally play a role, it's typically a well-defined objective that drives a successful career.

In the corporate environment, objectives should be **SMART**—Specific, Measurable, Achievable, Relevant, and Time-bound. SMART objectives provide the clarity, focus, and direction necessary for success. Specific goals are clear and precise, measurable ones allow for progress tracking, achievable goals are realistic, relevant ones align with broader professional aims, and time-bound objectives ensure that actions are taken promptly.

Rather than endlessly pursuing passion, we should focus on embracing the diverse and rewarding experiences life offers. By setting SMART objectives, we can effectively navigate our careers and achieve meaningful success.

Uday: You have had a long stint in the corporate. Tell us something about the continuous Unlearn & Learn Cycle.

Panda: I don't see this as a long stint; rather, it's just another chapter in my journey, and I still have **"miles to go before I sleep."**

To navigate this path successfully, embracing a continuous cycle of unlearning and learning is essential for both personal and professional growth, especially in fast-paced environments. This process starts with unlearning, where individuals critically evaluate and discard outdated beliefs and practices that may no longer serve them—

—a crucial step for those in transition, promoting a "No Extra Baggage" mentality. It requires humility and a readiness to set aside self-promotion, fostering an openness to change and acknowledging that past methods may not suit current realities.

Once outdated knowledge is released, the focus shifts to learning, which involves actively seeking new skills and insights from everyone around us—juniors, seniors, peers, and external sources—through formal education, professional development, or informal collaboration. This aligns with the ancient wisdom from Rig Veda **"आ नो भद्राः क्रतवो यन्तु विश्वतः"** *(Aano bhadra krtavo yantu vishwatah),* which translates to "Let noble thoughts come to me from all directions."

The application phase emphasizes putting new knowledge into practice, allowing for experimentation and adjustments based on feedback. Regular reflection on experiences aids in identifying successes and areas for improvement, enhancing our understanding of the learning process. Ultimately, this cycle is ongoing; as new challenges arise or industries evolve, continuous unlearning and learning are vital for staying relevant and effective.

Uday: What message would you like to give to transitioning military officers who wish to make a career in a Risk Management role, especially in a Global Consulting company?

Panda: I would reiterate, our military background equips us with strong leadership skills, strategic thinking, and crisis management skills. We need to highlight these transferable skills first on our resume, then in the interview and then in the workspace. For a demanding work environment as consulting MNCs, we need to continue with it every day, and always remember that, 'we are as good as our last good'

Professional Certifications and Industrial Skills will be core to enhancements. Please note that MBAs are not enough. **A specialist with a generalist attitude** (avoid the opposite) is well-equipped for navigating a long journey, whether in a career or a project. This combination allows for depth in specific areas while maintaining a broad understanding of various disciplines.

The risk landscape is constantly evolving. We are always in a VUCA environment (Volatility, Uncertainty, Complexity, and Ambiguity) the challenging conditions of today's business and leadership environments are never ending. Staying updated on industry trends, regulatory changes and lifelong learning is key to remaining relevant and effective.

Remaining anti-fragile in a VUCA environment involves not just withstanding challenges but actually benefiting from them.

Uday: Tell us about your role as a Coach and Mentor at ASIS in helping Veterans in successful Transition?

Panda: Becoming a Coach and Mentor at the ASIS Delhi Chapter was a blend of passion and purpose for me. As I've emphasized before, having clear objectives is crucial for progressing in one's career. In 2013, I set my sights on obtaining the prestigious CPP certification in security. However, due to professional obligations, I couldn't fully dedicate myself to it and didn't pass the exam at that time.

When the pandemic hit and everything moved online, I saw a chance to revisit my goal. The ASIS Delhi Chapter launched a study group for individuals pursuing the CPP certification, and in 2020, many of us, including myself, successfully passed the exam through this collaborative effort. A few of us decided to extend our support by helping others invest in their professional growth. We continued holding weekend classes for aspiring professionals, creating question banks, and engaging in offline discussions.

By 2022, we had successfully guided 99 aspiring professionals to clear their CPP exams. This experience underscored the importance of having clear objectives and the immense satisfaction that comes from helping others achieve professional goals.

GSX Meet USA 2018

Uday: Tell us about your family. What role did your parents play in shaping your value system? Also share the role played by your family including your spouse in your successful Transition?

Panda: I grew up in a middle-class family, my father was employed in the mining sector with a semi-government PSU and my mother was a homemaker. As the eldest of three siblings, I was raised with a strong belief instilled by my parents: that hard

work is the only path to success. My education took place in a small mining town in northern Odisha, where my parents encouraged us to maximize our time and invest in acquiring knowledge and life skills. They taught us the importance of empathy, teamwork, social connections, and helping those in need, all while believing in the principle of good karma. These values have served as my guiding light during challenging times, keeping me focused and resilient, and shaping who I am today.

My wife has been my greatest ally throughout my transition into the corporate world. Facing rejection, setbacks, and failures—which are inevitable in any professional setting—she has been my rock. Her support during these low moments, from discussing challenges to brainstorming solutions, has been invaluable. We both have sailed the rough water holding each other and have danced on the shore of good times holding each other .

With Family

Capt Uday K Shriwas was commissioned into the Corps of Signals, and served in various theaters during his service for five years, including in a newly raised RR Battalion. Thereafter he has worked with many renowned Companies, like Kingfisher Airlines, IFB Home Appliances, JK Cement, and Yes Bank Ltd. He enjoys working in the field of Marketing, Business Development, Strategy. He also has keen interest in the field of Personal Branding.He is presently working as Regional Head - Honour First (Defence Vertical) IDFC FIRST Bank

Please provide your invaluable opinion/feedback on this Interview, by clicking/tapping HERE - Editor

Women Power

Spouses/Daughters of Defence Officers as well as those who have donned the uniform, have immense potential as individuals. While many of them have already established themselves as successful independent entities, a very large number still has to recognise and exploit their inherent hidden capabilities and worth. In this series we plan to showcase the achievements of such women of the members of Forces Network who have carved a niche for themselves through hard work, grit and determination, so as to provide adequate motivation to the others.

IN INTERACTION WITH UDAY K SHRIWAS

Mrs. Jhumur Chakravarty, w/o Lt Col Subhashish Chakravarty, is commercial artist specializing in watercolour, acrylic, and oil paints. In addition to her artistic talents, she holds a Master's degree in Organic Chemistry. She had completed her Diploma in Fine Arts from the prestigious Akriti School of Fine Arts in 2019. She has dedicated herself to both creating art and imparting knowledge to aspiring artists by the name "Noyonika Creations" Her Instagram is "Nyonika Creations,"

Uday: Tell us about your childhood and life you spent in army environment. What's best army life teaches you?

Jhumur: I grew up in a Bengali family, where having hobbies like music and art are encouraged alongside academics. Sketching and painting became my sanctuary, whether it was working on canvases, paper, or even fabric. After marriage, the army environment had a profound impact on me by shaping my personal and artistic life. It taught me focus, discipline and time management, which allowed me to balance family life with my passion for art. The army also provided opportunities for artistic enrichment through workshops and programs, which fueled my creative exploration. Moreover, the exposure to diverse cultures and breathtaking landscapes during my travels profoundly influenced my artistic vision, adding layers of depth and diversity to my work.

Uday: What has been your childhood dream and any specific moments from your childhood which left an imprint?

Jhumur: As a child, I had a variety of dreams, ranging from entering the medical or pharmaceutical fields to developing a keen interest in forensics. However, as I grew older, my passion for art gradually became the most dominant. I vividly remember participating in the "Camel All India Art" Contest, where I was fortunate to secure first place twice. Winning those prizes was a significant achievement at the time and felt monumental. My art teacher, along with my parents, relatives and friends, formed a strong support system, consistently praising my work and offering words of encouragement. Their unwavering belief in me made those moments truly priceless and left a lasting imprint on my heart.

Uday: As you started your college life what's been your approach(prep/research) to get closer to your dream?

Jhumur: As I approached the end of school, academic pressures and the need for good grades overshadowed my artistic pursuits. I completed my graduation and post-graduation in chemistry, but deep down, my passion for art never faded. After marriage, I reignited my artistic journey, thanks to a supportive environment and emotional encouragement from my husband. With more time and space to focus on my work, I was able to reconnect with my creative side. This renewed dedication pushed me closer to my artistic dreams.

Uday: As accomplished painter what's the best way to balance artistic freedom and commercial success?

Jhumur: In my early days, I worked with a variety of subjects using limited mediums, but over time, I began to explore different techniques based on the preferences of art lovers. This allowed me to maintain my artistic freedom while experimenting with new ideas. While I consider what appeals to the market, I always strive to express my creativity through color. Balancing custom art requests with personal projects is essential for maintaining both a steady revenue stream and the freedom to create. I've also expanded my earnings by offering art prints on textiles, accommodating personalized requests and creating unique original pieces..
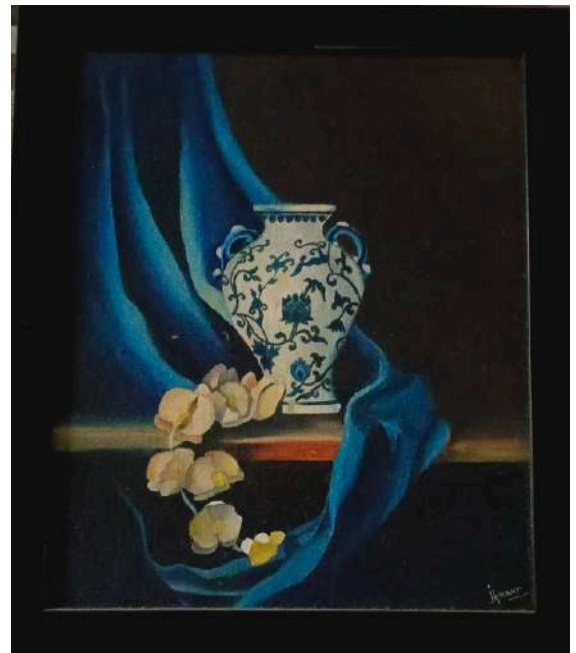
Uday: It is important to be aware of the value of having a successful business model as an independent artist? Your thoughts on this?

Jhumur: As an independent artist, balancing creativity with business is essential. This not only ensures a consistent revenue stream but also allows me the freedom to pursue my artistic vision. By adopting a business mindset, I can set clear goals and explore avenues such as custom artworks, offline workshops and textile designs. To sustain my income, I continually enhance my skills by observing established artists and studying market trends while aligning my preferences with client needs.
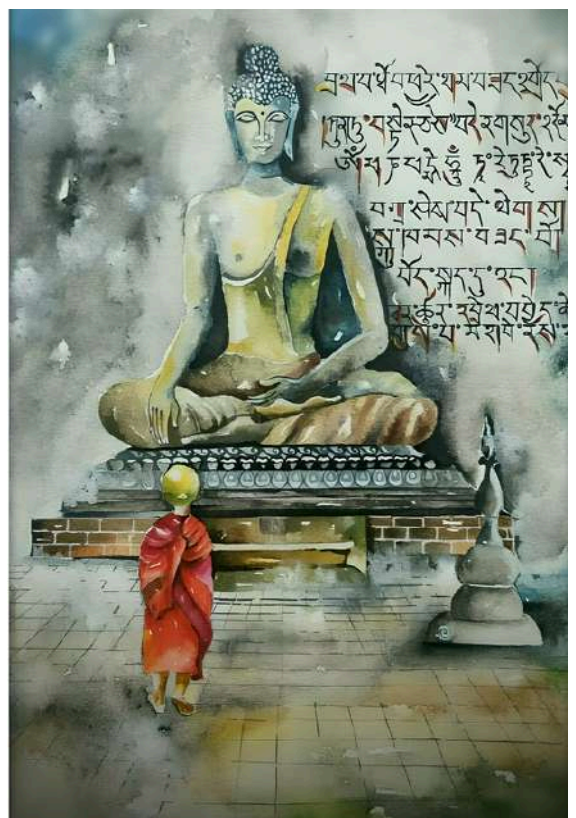
Uday: Would you like to talk about mentors/ teachers who have guided you through your journey? Why do you think gurus are important in our life?

Jhumur: My journey as an artist began in childhood through regular art classes. My parents provided emotional support, but it was my husband who reignited my passion, encouraging me to take risks and offering critical feedback. I am deeply grateful to my teachers and professors, who guided me in refining my painting skills and organized events that boosted my confidence. Teachers are essential for providing constructive criticism, sharing valuable techniques and inspiring creativity. The positive words from friends and relatives have also been invaluable in my artistic journey.

Uday: It was so wonderful to know that you found your calling and could hear your inner voice. Trust me very few are blessed with such moments in life. Could you please take us through this special moment?

Jhumur: I had to set aside my art during my higher studies due to academic pressures. I rediscovered my inner calling after marriage, finding the opportunity to explore my passion again when my son started school. When he reached class 8, I enrolled in college to pursue a diploma in fine arts. My principal became both my most discerning critic and steadfast supporter, frequently visiting our class to assess my work. It was during this transformative period that I truly began to believe in myself and heed my inner voice.

Uday: What is your larger goal in life and how are you preparing for it?

Jhumur: My primary goal is to develop a signature technique that will enhance my creative reach. In the near future, I aspire to have solo exhibitions, expand my portfolio and explore new mediums. However, I understand that this journey requires careful planning. Key steps to achieve my goal include creating new works, networking and connecting more deeply with art enthusiasts. I also aim to engage actively with the art community by attending more art fairs. Additionally, expanding my digital footprint is essential for showcasing my work effectively.

Uday: Do you have any advice for aspiring artist. What is the most imp thing you would like to tell the parents of budding artists?

Jhumur: While obtaining an art degree is not a prerequisite for becoming an artist, it can certainly facilitate the journey to success. Art is a deeply personal journey and students should embrace the inevitability of making mistakes along the way. While talent is important, consistent practice is what truly elevates your skills. For parents of budding artists, my advice is to provide them with the space and resources they need for a smooth journey. Always encourage them, show genuine interest in their work and help them strike a balance between their passion and responsibilities.

Uday: There is a huge potential specially in fauji kids. Whats your massage for them?

Jhumur: Fauji kids are truly fortunate to have the opportunity to explore diverse places and cultures. They are often exposed to a wide range of extracurricular activities, allowing them to experiment in various fields and make informed choices about their paths. My message to army kids is to embrace these experiences and the creativity they inspire. Don't be afraid to pursue your passions and explore your interests. You have a unique perspective shaped by your journey—use it to fuel your dreams and make your mark on the world!

Uday: Would you like to share any experience which touched your heart immensely as you were travelling different places as an artist? What really inspire your artwork?

Jhumur: I have always been deeply attracted to architecture and my experiences in the army have allowed me to explore this passion in numerous ways. One particularly memorable moment occurred during my stay in Jalandhar, where I painted the old church of Jalandhar Cantt. This piece holds a special place in my heart, becoming one of my favorites and it was appreciated by many artists.

Uday: Any subject/ social goals you are passionate about and people need to sensitised about them?

Jhumur: Traveling during each posting has exposed me to a wide variety of subjects, each with its own unique mood, color and texture. I have a strong attraction to architecture, still life and monuments. I believe it's essential to raise awareness about the cultural significance of these architectural styles and the stories they convey. By appreciating and preserving these unique expressions of heritage, we can foster greater understanding and respect for the diverse cultures that enrich our society.

Uday: As a creator give is a glimpse into your world of paintings?

Jhumur: While my work encompasses a variety of subjects, including still life, landscapes, figurative art and traditional forms, my true passion lies in architecture and old monuments. As I primarily engage in custom projects, I utilize various mediums such as acrylics, oils and gold foils. However, my favorite medium is watercolor. Its fluidity, transparency and unpredictability allow me to experiment and create expressive effects. Watercolor not only enables me to craft soft, layered structures but also strikes a beautiful balance between precision and flow.

Uday: Anything that you would like to add as a learning from your vast experience of having met teachers and students from different walks of life and varied cultures. Any interaction remained with you.

Jhumur: The most rewarding aspect of being an artist is that you're always in a learning mode. Through my interactions with both established and budding artists, I've realized that valuable insights can come from every level of experience. One particularly memorable moment was when a guest professor, an expert in Oshibana Art, visited our college. He shared invaluable advice about the importance of patience and practice in honing one's craft. He also gifted me a piece of his precious work, expressing his admiration for my art. This gesture, along with his words, remains one of my proudest moments to this day.

Uday: Most imp what keeps you going? A bit about your family. Your hobbies and what do you love the most about your work?

Jhumur: My family consists of my husband and our 19-year-old son. Beyond painting, I have a deep love for music, which helps me connect more profoundly with my art. During my free time, I enjoy attending Zumba sessions, going for walks and working out at the gym. These hobbies not only keep me motivated but also foster my creativity. They allow me to imagine freely, express myself without boundaries and appreciate the vibrant colors and textures in life.

Capt Uday K Shriwas was commissioned into the Corps of Signals, and served in various theaters during his service for five years, including in a newly raised RR Battalion. Thereafter he has worked with many renowned Companies, like Kingfisher Airlines, IFB Home Appliances, JK Cement, and Yes Bank Ltd. He enjoys working in the field of Marketing, Business Development, Strategy. He also has keen interest in the field of Personal Branding.He is presently working as Regional Head - Honour First (Defence Vertical) IDFC FIRST Bank

Please provide your invaluable opinion/feedback on this Interview, by clicking/tapping HERE - Editor

Moment In Time

We have started with a Photography section " Moment in Time" to provide an outlet for creative side of our esteemed members. The rules for submission are as under:-

1. Forces Network members, spouses and their wards can submit images for publication.
2. No Nudity or Porn.
3. No mention of Mil establishments or unit identity or tac numbers or tail numbers.
4. It's a photography section so no images of various get togethers and social functions will be published.
5. The longer side of image should be 2048 pixels.
6. Maximum 5 images will be published every month. The images must be submitted by 20th of every month.
7. Mention your Instagram ID.
8. **While submitting the following details be submitted along with the suitable Title:-**

a. Aperture
b. Shutter speed
c. ISO
d. Camera used
e. Lens
f. Focal length.
g. In case of a mobile click, the same may please be mentioned.

All Photos may please be sent to forcesnetworkz@gmail.com by 20th of every month.

© Praveen Kumar

Bar Headed Goose @ Bidar, Karnataka- These migratory birds fly over Himalayas 23000ft to Indian subcontinent in the winters.
Canon EOS 700D, Aperture : f/6.3, SS- 1/1250, ISO - 400, FL - 375mm
By Lt Col Praveen Kumar

FORCES NETWORK
THE NETWORK THAT WORKS

© Praveen Kumar

Montagu's Harrier @Bidar- A Bird of Prey of the Harrier family migrats to escape harsh winters and hunts here.
Canon EOS 700D, Aperture : f/6.3, SS- 1/1250, ISO - 200, FL - 600mm
By Lt Col Praveen Kumar

© Praveen Kumar

Orange-Bellied Leafbird @ Jim Corbett-
Canon EOS 700D, Aperture : f/5.6, SS- 1/400, ISO - 1250, FL - 309mm
By Lt Col Praveen Kumar

Kingfishers found in India-
Nikon 7500D, Aperture : 4.5 - 5.6, SS- 320 -400, ISO - 250-600, FL - 300 to 400mm
By Wg Cdr Puthur Devassy Joju - @joeymiltonpix

Kingfishers found in India-
Nikon 7500D, Aperture : 4.5 - 5.6, SS- 320 -400, ISO - 250-600, FL - 300 to 400mm
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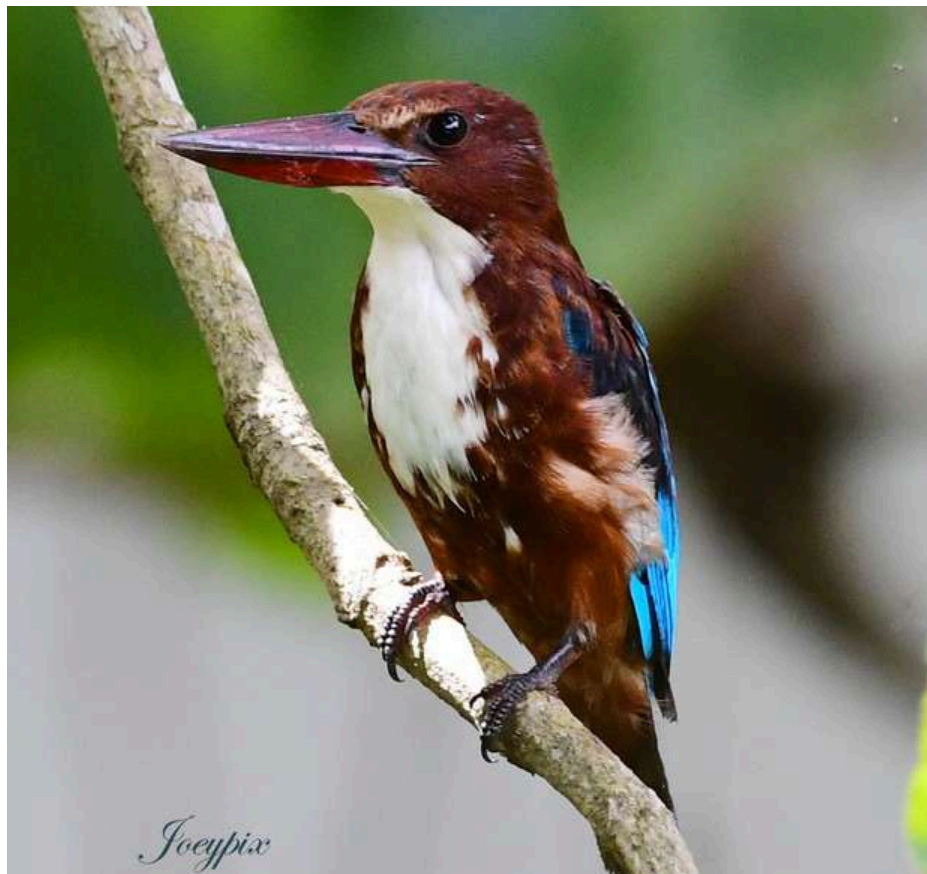
FORCES NETWORK
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AB KIDS LIFE COACH
CARVING DIAMONDS | CREATING LEADERS

Parenting Woes

OUR UPCOMING WEBINAR

3 SECRETS to Your Child's Success
Key Takeaways:

- **Biggest Mistake Most Parents Make**

- **Formula for Parenting for success**

- **The magical Secret to get quick and amazing result**

Lalit Panwar ► Amit Batra
1 hr ·

Hi Everyone.... attended the Amit Batra's webinar on Kids Coaching today and found it extremely useful and powerful session. Shall recommend parents of all kids from 1 yr to 18 yrs to attend and gain the useful insights right from foundation to communication. Great Job Amit....carry on the good work.

Rajiv Ghosh ► Amit Batra
1 hr ·

Attended a session on parenting by AB, it was quite insightful. Concepts like mentoring your child, setting rules, delegating responsibilities, respecting your child's opinion did invoke my interest and we will definitely implement the same in my daughter's upbringing. Loved the way he explained how right parenting creates an environment which will help the child grow in a positive direction. I highly recommend all parents to attend his webinar.

If you are facing any of the issues with your child
SCAN THE CODE BELOW

JOIN OUR FREE WEBINAR

Low Confidence

Stubborness

Aggression/ back Answering

Stress/ Anxiety

Unwillingness to Study

Sibling Rivarly

Contact us @ (Whatsapp msg only)

https://abkidslifecoach.in/forcesnetwork

Connect@abkidslifecoach.com

https://wa.link/q28897

ForceNetPreneur

In this series, we showcase entrepreneurs who are members of the Forces Network and have achieved a reasonable degree of success in their business ventures. The aim being to celebrate their success as well as learn from them with a view to motivating more members of our community to take up entrepreneurship as a full-time vocation. Finally, we do need job creators in greater numbers than job seekers.

IN INTERACTION WITH IQBAL SINGH

Col Samrendra Kumar is an alumnus of IIM Calcutta, King's College, London and Joint Services Command & Staff College, UK, Winner of Sword of Honour & President's Gold Medal at Indian Military Academy, Col S M Kumar has held distinguished leadership, staff, instructional, technical and multi-national assignments, commanded a combat unit, and was decorated for distinguished service. Sam raised a Consulting sub-unit for a leading Conglomerate and oversaw its rapid growth. Founder CEO of MitKat Advisory, a leading Asian risk consultancy, and currently its Managing Director, Sam leads the development of products to achieve its mission. The company counts over 50 of the top 100 global corporations as its customers and has executed projects successfully in 25 countries across 5 continents.

IQ: Tell us something about your background prior to joining the NDA, your family background and your subsequent Army career. What are the Top 5 learnings from the armed forces career?

Sam: I come from a humble, rural background. Father was a Professor and Mother a homemaker. I had a decent military career – my first day as officer was command of IMA parade and last day was command of my own Unit 9 Mech Inf (7 Grenadiers).

Attended ACSC-3 at Joint Services Command and Staff College, Bracknell, UK – my counterparts from Navy and Air Force, both have gone on to become FOC-in-C and AOC-in-C respectively.

Top five learnings:

1. Selection and maintenance of aim is crucial – equally relevant in the outside world
2. Vision and Execution are both essential for success – Vision minus execution = hallucination
3. Detailed planning and meticulous attention to details while executing
4. Right time, right place, right dress
5. Leadership, followership, and teamwork is the foundation for everything

Col S M Kumar, CO, 9 Mech Inf (7 Grenadiers)

IQ: You had a glorious career in the military President's Gold Medal and Sword of Honour at the IMA, Staff College from Camberley, UK. What was the impetus for you to leave the uniformed service when you were doing so well?

Sam:

- I grew up in an old, decorated unit – where Command of the Unit was the dream of any Young Officer." I did not have any particular ambition beyond that. Having ticked most of the boxes, I left satisfied and on a high. I had a dream, and I saw it through.
- Leave on a High – when everyone asks, "Why are you leaving" and not when they start asking you "why are you not leaving?"
- A big boat takes long to turn. In a large organisation, you can only make so much impact. I wanted to do something more to create impact at scale.

Having said all of the above, it was a split decision and a very tough one. I enjoyed my days in uniform and have very fond memories of the times spent in Unit and in operational areas. I learnt much – learnings in uniform prepared me well to trump the rough seas outside.

AUO S M Kumar receiving Sword of Honour from ACM D A Lafontaine (14 Jun 86)

IQ: You had a career as a corporate employee. If I have to ask you about that moment when your heart said that it is time to start my own venture. Please give us details about it ?

Sam: I served with a great, large conglomerate for two years. Because of the peculiarities of market, I struggled in my first year and succeeded spectacularly in the second. Having built a successful intrapreneurial venture, it was time to do something bigger. Learnt a lot there about the new world, the primacy of market (demand vs supply), business (revenue and profitability) and building lifelong networks.

IQ: Please tell us about your entrepreneurial venture MitKat Advisory? What was the vision behind starting your venture, and how did you make it a global company?

Sam: India, Singapore and London-based MitKat Advisory helps organisations and their communities "thrive" by pre-empting and managing operational risks and enabling sustainable resilience.

MitKat's real time AI platform datasurfr.ai provides real time risk alerts along with human curated advice for decision advantage.

IQ: There must have been multiple challenges faced in this entrepreneurial journey? Please share the top 3 challenges and how did you overcome those challenges?

Sam:

1. Fundamental mismatch between resources and ambition – Resources constrain you, but the long term, clear vision keeps you and the team going.
2. Lack of Focus - Initially you want to do many things; later we learnt this, "Do less to do more."
3. Funding & People – Lack of money and brand prevents you from attracting top talent; our entrepreneurial passion and story attracted few courageous people to bet on us – most of them co-own the company now.

IQ: Would you like to share the details of your venture, services offered and your strategy behind growing your company forward? How have the international markets treated your company?

Sam: We are essentially a AI company specialising in Risk Intelligence. Apart from India, we have offices in Singapore and London. We work with more than 50 of the top 100 global corporations across nearly 45 countries.

The marketplace is global. The pace of tech-led disruption and change is accelerating. Understanding the market and the customer, proactivity and agility are important.

We are currently expanding into the US – a very highly competitive market - mindshare comes before market share and the product-market fit and hyper-specialised messaging

S M Kumar, Co-founder & MD, MitKat Advisory at Corporate Office, Mumbai

becomes extremely important. They are looking not for a pilot, but a F-16 pilot. Consumer needs are central. Think win-win.

At MitKat, we work hard, we enjoy harder

IQ: What is your team like? Do you only hire veterans ? What has been the philosophy behind building your core team ?

Sam: Of a headcount of nearly 350, we have few dozen veterans. However, they have significant presence in the ownership and leadership team. The Core Team shares core values.

IQ: Tell us something about your product - datasurfr?

Sam: MitKat's real time AI platform datasurfr.ai provides real time risk alerts along with human curated advice for decision advantage. It has a global coverage – we are the market leaders in India and among the top players across Asia-Pacific (APAC). It is very highly customisable platform. AI picks up customer and risk related data in real time, after a quick human vetting for mis/disinformation and relevance, we make it available to customer in 2-4 minutes. Subject matter experts then provide advice in 15-45 minutes. We also carry out location, industry and country-specific risk assessments, strategic reports and issue daily, weekly, monthly and annual snapshots.

IQ: Your company has offices across several countries and operates in 45 countries in the world. That is a staggering scale. Where do you operate from ? How do you manage to run the global operations of the company? Any secret mantras that you can share?

Sam: I was the Founder CEO (2010 onwards). Few years back, I handed over the Chief Executive role to our Co-founder Pawan Desai. He manages the P&L. I look at Marketing & Branding, Strategy and Strategic Partnerships, and Global Expansion, particularly in the US markets. We have a federated style of leadership. Our chairman is a former Army Commander. We have lean teams in Singapore, UK and the US and a Senior Advisor. datasurfr.ai has a tech team, product team, operations team, sales, marketing and creative team. We have a Security Consulting and Design team and a Managed Services Team to ensure operational efficiency.

Entrepreneurship is tough, most often over-glamourised. As I said, it involves fundamental mismatch between resources and ambition. Success won't come overnight. It's a marathon. Focus, patience, tenacity, drive, determination will be the key that drives your vision forward.

Few mantras:
- Have a powerful idea – be distinct or extinct; the WHY is important. Solve a big enough problem.
- Vision and Execution are equally important.
- Focus – do less to do more
- Cash is King/Queen – Top line is vanity, bottom line is sanity, cash is reality.
- Use tech as an ally – Businesses have moved on from pipes to platforms. Look at the new trends – AI, open networks, tokenisation of assets
- Fail early, fail often and fail fast

IQ: Is Risk Management a good field for transitioning veterans? Sadly, most are unaware of it. How can transitioning officers prepare and upskill for roles in Risk management. What are the kinds of companies and roles that they can target once upskilled ?
Sam: Yes Risk Management is a good option.

MitKat organizes online events and we support physical events, often as Knowledge Partners – details can be found on MitKat Advisory Linked In page. There are videos of old events on website www.mitkatadvisory.com

Most of our veteran colleagues have large social media following – we keep posting things from time and time and are happy to interact. There are LinkedIn and WhatsApp Groups. We also run Veteran Transition Programmes occasionally.

Communities like Forces Network organize events and bring together veterans. Institutes of National Importance like RRU and NFSU have PG programmes.

There are professional certifications – once you focus on the field and start building network and exploring the ecosystem, you will find many people and much content. Like every other field, it is competitive and crowded, and just being a veteran may make it easy to start but not a guarantee for success.

Network is net worth. Meet in non-interview environments. Build lasting relationships.

Have a good LinkedIn presence and consistency across social media. Make yourself easy to find.

IQ: How have you found your entrepreneurial journey so far? Could you please share the Moments of Happiness and those moments when you felt being in the dumps. How did you sail through all of it?

Sam: Very fulfilling, very tough – would not trade it for anything. Have had many recognitions – been featured in books, case studies of B-Schools, selected for Stanford programme, won several awards, invited across the world, built a happy, high performance team, set up the company in Singapore and helped set it up in London and now looking to replicate our success in the hyper-competitive US markets.

In early days, we were in the dumps quite often – had to sell my house to keep the company alive.

Moments of happiness abound – creating high quality jobs, shaping lives, saving lives (we run very successful internship programmes), helping business and commerce flourish, carrying Indian flag overseas, succeeding in an intensely competitive market and a combination of small and big wins alike.

Often difficult to separate work and fun

IQ: What are your future plans going forward?

Sam: Enjoying the journey for the moment – have a course in mind, but not the end point. Build more and great products. Keep doing Good for Greater Good!

I am also sharing my knowledge and experience, mentoring start-up founders in India, APAC and Australia, and trying to build new things. Also doing bit of seed and angel investing. Also bits of social work, which we do not publicise.

IQ: So, what advice would you like to give to the fellow ForceNet members who want to take up entrepreneurship?

Sam: It is tough. It will be a Marathon. Rule of three will apply – whatever you plan, will take three times more money, resources, and time. And chances of failure are 93-94%. And most likely, you will make less money than a corporate job.

Having said that, it is immensely fulfilling. I have given some mantras above – solve a big enough problem, be focused, handle pressure, understand money (cash flow is important), follow the first principle of war as well as other principles, bring military precision and passion, a and use tech as ally. Be open to ideas and learning. Perseverance, agility, and team work will be important.

Work from home as efficient as work from office

IQ: Any important / strategic projects/ consulting assignments undertaken by you over recent years which you feel proud of and would like to share with our readers?

Sam: Many. Building an AI platform which world's most innovative companies use and admire has been immensely fulfilling.

We have done strategic projects with marquee customers in government, private and not-for-profit sectors – would be happy to share the learnings without naming the organisations. Most focused around improving efficiency, productivity and de-risking, building in security at the planning and design stage rather than bolting it as an afterthought etc.

We are proud of our culture – which draws on many good points from the military.
We just finished our Stanford Seed programme which helped us refine and sharpen our strategy.

IQ: Do you have any other hobbies or interests, which you pursue passionately?

Sam: Fitness enthusiast, fond of reading and travelling, passionately curious, love to interact, learn and evolve- win-win. I am also an acknowledged thought leader, speaker and author. I do appear on primetime TV, Radio, security and leadership conclaves, and support veterans and entrepreneurs.

My family; my life

Lt Col Iqbal Singh (retd) *is an infantry officer who started his career with the Garhwal Rifles in Dec 1987. He is currently a senior technology executive with Google based at Gurgaon, India. He is firmly of the belief that tech is an enabler and your friend. He is the Founder of Forces Network – the Network of the military veterans in the corporate. He believes that there are no barriers: all the barriers exist only in one's mind. It was with that firm conviction that Iqbal started the now famous ABCT (Any Body Can Tech) Program in Forces Network in 2019. Under this program non-tech officers were taken to cloud certification level. Over 40 participants got certified from Microsoft in cloud computing under this program. He is convinced that military personnel can easily transition to tech roles with some upskilling.*

Please provide your invaluable opinion/feedback on this Interview, by clicking/tapping HERE - Editor

Expatriate Interview

In this series we plan to showcase the achievements of the members of Forces Network who have settled abroad and carved a niche for themselves through hard work, grit and determination. The aim is to bring to fore the mechanics of such transitions, and thereby quell the apprehensions of the larger community in the Network. Learning from each other would help us exploit our true potential in any part of the World. And, it could be beneficial for our families too.

IN INTERACTION WITH IQBAL SINGH

Maj Mayank Bhardwaj is from the 75th Course NDA and was commissioned into 10 BIHAR in Dec 89. He suffered injury during probation with SF which was the trigger to move. The insight to move into risk came when the officer scored very high marks in fault finding during the Mortars course. After 17 years in the Netherlands, Mayank is moving back to India. He has worked in every large bank in the Netherlands in a consulting role in information risk/enterprise risk.

IQ: Please let us know something about your background prior to joining the Armed Forces?

Mayank: Born to a career Air Force officer, I happened to chance across the photo of Sudan Block when I visited a friends house after games for drinking water. It was love at first sight and I knew that I have to be there. Joined NDA in the first attempt in Jan 86 in the 75th course.

IQ: Tell us about your military career. What were the experiences that defined you and what were important life lessons that the military taught you?

Mayank: Was commissioned into 10 BIHAR in Dec 89 and did 7 years of CI Ops in Punjab, Kashmir and Assam. Was Instructor Class C in NDA (saw 91-94 courses passing out) and subsequently at Army HQ as SO to DG DC&W where I saw ECHS taking shape.

IQ. What was the impetus for you to leave the uniformed service so early in your military career?
Mayank: Was injured during my probation with 9 PARA and was sub-optimal in my physical performance ever-since to include heavy support of NSAIDs

IQ. How was your Transition journey from the military to the civilian world? Any lessons that you may like to share with the military personnel contemplating a switch to the civil?
Mayank: Preparation began with an MBA in HR from Symbiosis Pune. However, the struggle was the same. Qualification without corresponding experience. Networking was the key and was lucky to have a break with my Sqn type and senior who decided to give me a chance.

Networking is the only constant which one needs to practice heavily.

IQ: Please give us details about what you are presently engaged in your professional role and where are you based out of?
Mayank: I am based out of Amsterdam as a freelance consultant in the field of Information Risk Management and Enterprise Risk Management.

IQ: What would be the top 3 things that transitioning military personnel need to unlearn as well as learn while seeking a successful corporate career?

Mayank:

1. Learn corporate jargon as you learnt Glossary of Military terms and respective arms/service jargon.
2. Follow and participate in chosen industry news, events etc.
3. Network, network, network.

IQ: What are the challenges in relocating to another country and starting all over again? How did you overcome them? Any advice to others?

Mayank: Think of it as moving to a new location in fauj, except that you are in a strange land and don't understand the local language and customs. Join local groups, play sports with the locals and learn the language. I played squash, sailed and joined a local rowing club to restart rowing that I did in NDA.

IQ: If you were to live your second career journey again would you do anything differently? What and why?

Mayank: Learn the local language faster. Don't live in the expat bubble which is easier and can make you lazy. Think that you are in CI Ops and accelerate your familiarization.

IQ: How has been your corporate journey so far? Are you satisfied?

Mayank: Yes. A few misses here and there but still mostly hits.

IQ: What are your future plans going forward? Do you intend to come back to India or continue overseas?

Mayank: Moving back to India for personal reasons and to be a part of the Indian growth story for the coming decade, so looking for options and opportunities in the space of Governance Risk and Compliance in NCR and organizations who would like to expand into EU.

IQ: So, what advice would you like to give to the fellow ForceNet members who want to take up similar corporate profile?

Mayank: Get in touch at oarsec@gmail.com or connect on https://www.linkedin.com/in/mayankbhardwaj/

IQ: What is the scope for Defence officers in Risk vertical?

Mayank: Defence officers by their innate training for achieving goals by assessing risks- terrain, enemy, resources, time and space are suited for Non-financial risk roles. Just requires a short orientation and alignment to tech and jargon to my mind.

IQ: Tell us more about your family? How important is family support in switching careers as well as moving abroad? You may like to illustrate with examples from your life.

Mayank: Family support is critical to switching careers/moving abroad. In the absence of family support, switching careers moving abroad is unthinkable in the Indian context.

IQ: Do you pursue any hobbies or interests? Tell us more about them.

Mayank: I've been rowing for 14 years and have been a rowing coach for 8 years. In addition, sailing is also a hobby that I have indulged in. Golf is also possible. There is ample time to indulge in any kind of hobbies/interests.

Lt Col Iqbal Singh (retd) is an infantry officer who started his career with the Garhwal Rifles in Dec 1987. He is currently a senior technology executive with Google based at Gurgaon, India. He is firmly of the belief that tech is an enabler and your friend. He is the Founder of Forces Network – the Network of the military veterans in the corporate. He believes that there are no barriers: all the barriers exist only in one's mind. It was with that firm conviction that Iqbal started the now famous ABCT (Any Body Can Tech) Program in Forces Network in 2019. Under this program non-tech officers were taken to cloud certification level. Over 40 participants got certified from Microsoft in cloud computing under this program. He is convinced that military personnel can easily transition to tech roles with some upskilling.

Please provide your invaluable opinion/feedback on this Interview, by clicking/tapping HERE - Editor

Knowledge Bytes

ECHS Polyclinic Noida .... A Feel Of SPARSH with Special Touch

BY DINESH DUTT SHARMA

I parked my car and double checked that I had locked the doors. Fortunately, I was keeping good health and was fighting fit as they would say in the good old days. That is as far as physical health I concerned. In spite of that, my spirit was low and footsteps heavy.

Once a month I pay a routine visit to the ECHS polyclinic at Noida to collect my regular supply of medicines which become a necessity as we grow in years. It keeps me comfortable in the knowledge that I have sto--ck piled the necessary cache of drugs to tide me over the next four weeks. Besides, invariably I run into a couple of friends or acquaintances intent on a similar task and it feels good to chat up with like-circumstanced people.

It is a privilege to serve mankind, for this is the worship of God. God is here, in all these human souls.

Vivekanand

@vivekavani

I have served with pride for nearly thirty-eight years in the Indian Army and led a rigorous, action -packed life before hanging up my boots. Like many others, I have settled down in this happening city of the NCR, in sectors fashioned by the army, hoping to recreate a piece of our erstwhile lifestyle, amongst other veterans.

The twilight years tend to get lonely as the children have invariably flown the coop and family time has condensed to holidays and trips. That is the way life is but the downside is that I don't get to see enough of my granddaughter, Sasha and her absence is like a consistent, dull ache. All of sixteen and a true olive prodigy, she is full of enthusiasm for life in general and a passion for adventure which reminds me of my own adolescent years. She happily trapezes across the peninsula with her parents, both of them having embraced the olives. Nothing could please me more than the fact that my son is part of the same regiment which I commanded but I still earn to see more of my grandchild.
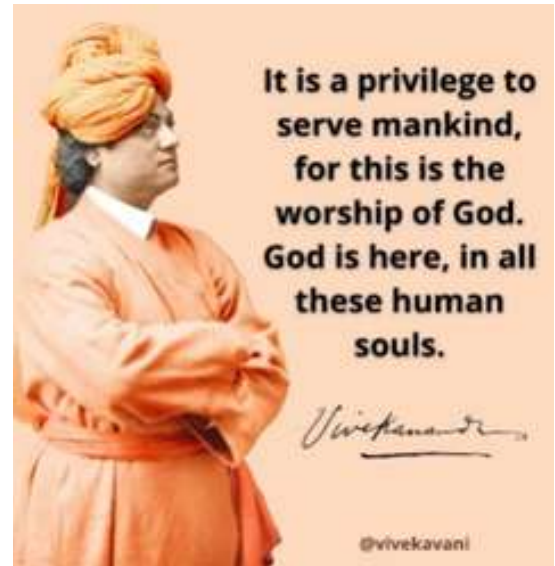
As I stepped into the precincts of the polyclinic, I was taken aback when Sasha stepped forward, smiling warmly. For a moment I felt my mind was playing tricks and shook my head to clear the image. The child was still there but of course it was not Sasha. With all seriousness, she offered to guide me to the doctor's cubicle and the next few minutes flew by as we chatted happily.

I looked around and realised she was not the only one. There were a number of boys and girls of the same age-group, in crisp school uniform, assisting other patients and moving between reception, dispensary and physiotherapy rooms. Later, I learnt that they were students from **Army Public School Noida,** volunteering service under the **ECHS Sparsh Scheme.**

I walked back to my car with a lighter step. The children's presence had inexplicably filled a void and lifted my spirit. For a few fleeting moments, my otherwise greying horizon had been filled with the colour and exuberance of youth and I hoped they would be around the next time too.

ECHS SPARSH VOLUNTEERS FROM ARMY PUBLIC SCHOOL NOIDA----IN VOLUNTEER SERVICES, LEARNING & COMPLYING WITH THE AIM & MOTTO OF ECHS SPARSH

Col Dinesh Dutt Sharma (Retd)
Georgian, Army Service Corps
Ex-Officer-In-Charge
ECHS Polyclinic Noida
01 Oct 2022 to 31 Mar 2024

Please provide your invaluable opinion/feedback on this Article, by clicking/tapping HERE - Editor

Knowledge Bytes

HOW TO ALWAYS WIN AN ARGUMENT

BY TARUN PRATAP SINGH

1. The Challenge of Winning an Argument with Your Wife

1.1 If you are a husband and reading this article to win an argument with your wife, well, I must salute your optimism that you still think this can happen. As per Hindu mythology, even Lord Shiva, the ultimate destroyer and one of the Mahashaktis, could not withstand his wife's argument. How could you, gentlemen? There is definitely a reason that every relationship in your wife's family is termed as "in-law." You say - brother-in-law, father-in-law, or mother-in-law, but not wife-in-law. Wife is always called wife only. You know why? Because **SHE IS THE LAW.** 🤑😂 So, this article will not help you win an argument with your wife. However, I will try my best to explain the nuances of the subject in detail so that by the end of this read, you will be in such a state that you will win each and every argument in your life.

2. Understanding the Nature of Arguments

2.1 First and foremost, let's look at the word "argument" itself. As per the Oxford Dictionary, it means a series of propositions, a process of reasoning, or a verbal dispute. This means that whenever we are having an argument, we are in a conversation, and it is a human interaction. But you know what? In my small experience, I have realized that conversations are primarily timed monologues these days. It seldom happens that an exchange of idea is happening in a conversation. Either we wait for the exact moment to vomit out what we know, or we are preparing for that moment. Very rarely do we experience a thorough exchange of expressions or ideas. The power which people think of social media as a very big advantage is actually a very big handicap. Today, it has empowered everyone to express themselves. However, it has snatched away the power to listen, contemplate, comprehend, or understand. But nevertheless, let's stick our thoughts to the line of thinking about winning an argument.

2.2 So, I was talking about arguments. When I say "argument," it clarifies that there is some point of contention wherein parties are involved in communication, or they are arguing about something. Now, the catch is, if there is a point of contention, in order to prove my point, I would fight with all

facts and figures and still lose the argument. You know why? Because once we are in an argument, you are not fighting the argument. You are not fighting the topic, the human, or anything else. Instead, you are fighting a perception. You can fight demons, gods, humans, animals, beasts, even natural calamities. But you cannot fight a perception. For fighting an enemy, the enemy has to be in the same time frame; otherwise, your moves will not have any impact, right? The beauty of perception is that it hangs between the future and the past, but never in the present.

3. The Disease of Perception

3.1 Now, let me explain what I am saying. If you look at perception itself, it will always be based on past experiences, and it will have a futuristic outcome. So, basically, one leg is in the past and one leg is in the future, but never in the present. That's how perception is. Any person who is suffering from this disease of perception will have a futuristic perceived image based on past experiences without experiencing the present itself. If an enemy is not in the same time frame, how can you fight it? People generally say we need to think about nature, that we are ruining it, or about world population as we are overgrowing the available resources. But I think what we actually need to focus our thought process on is getting rid of this big disease of perception. In my opinion, it is one of the most dangerous diseases humanity is presently suffering from and is ignoring because we don't want to face it. If you watch documentaries of serial killers, psychopaths, or people who have committed genocide, they all have one thing in common: they would have a distorted perception of the things they were doing.

4. The Impact of Perception on Actions

4.1 Everyone will have a weird, justifying reason for their actions. For example, take Mukesh Singh, the main criminal in the Nirbhaya case in India. When asked by interviewers why he was so brutal, his reply will Stun you. Not only criminals, ladies and gentlemen, but every one of us is affected by this. If you ask me how many Earths there are, I would say one. But if you ask me how many worlds there are, probably more than 8 billion, because every human being has at least one of their own worlds. Some have multiple too though.

4.2 But then the question arises, what is the solution to this? In my opinion, the only solution to this disease is an elevated thought process, which is based on the principles of correct and incorrect, not on right and wrong. Now, when I say right & wrong and correct & incorrect, let me explain a bit about both aspects. See, whenever we talk about right and wrong, it is always about a perceived impression of a situation based on the personal merits and demerits of a thing. It will always be subjective to the person because anything that is right to one person may be wrong to a different person in a different scenario. That's how the conception of right and wrong happens. It is always subjective.

4.3 However, if we talk about correct and incorrect, always remember that correct and incorrect are always objective in nature. They are based on a higher aspect of things and will not have personal biases related to them. Now, let me explain this with an example. This example was given by Swami Vivekananda in one of his lectures. I don't recall the exact details, but I'll just share the gist.

5. The Story of A and B: Correct and Incorrect

5.1 Swami Vivekananda narrated a story to his students about two friends, let's call them A and B. They both were going to attend a Bhagavad Gita lecture happening in a nearby village. While they were traveling, A told B that he had heard there was a new prostitute in the nearby village, and she was very beautiful and skilled in the arts of pleasure. B replied, "No, no, what you're saying is wrong. We should go and listen to the Bhagavad Gita." What happened next was that A didn't go to the Bhagavad Gita lecture; instead, he went to the nearby courtesan house and indulged in various bodily pleasures. However, B went to the Bhagavad Gita lecture and attended it.

5.2 Now, Swami Vivekananda asked a question to the class: In your thought process, who did the right thing, and who did the wrong thing? The students, like many of us, might immediately think that A, who went to enjoy bodily pleasures with a prostitute, was wrong, and B, who attended the Bhagavad Gita lecture, was right. At this point, the concepts of right and wrong are completely based on subjective perceptions of reality. We all perceive it differently.

5.3 However, Swami Vivekananda goes on to explain that if you think in terms of right and wrong, you might also link this with the concept of karma, saying that the person who went to the prostitute would definitely accumulate bad karma, while the person who went to listen to the Bhagavad Gita would accumulate good karma. (Even though karma is a vast topic in itself, I am just giving a glimpse here). Generally, we create standards of karma based on our personal biases and the concepts of right and wrong, but that's not how things really work.

5.4 Swami Vivekananda further explained that while we have just heard the story and formed our own ideas of right and wrong, do we really know what is correct and incorrect? The effect of karma actually depends on what is correct and incorrect. He explained that person A, who went to enjoy bodily pleasures, repented his actions throughout that night. Afterward, he never went to a courtesan again and began learning and reading the Bhagavad Gita on his own and devoted his life based on the concepts of Bhagavad Geeta. He never got involved in such things again. On the other hand, person B, who attended the Bhagavad Gita lecture, spent the entire time thinking about how he missed the opportunity to enjoy bodily pleasures. Although he was physically present at the Bhagavad Gita lecture but he was not mentally, emotionally, or energetically present.

5.5 So, on the basis of correct and incorrect, person A had merits, while person B, even though he went to the Bhagavad Gita, was incorrect and accumulated bad karma. This is why you should always remember that the concept of correct and incorrect should be in mind when we talk about actions, because that is the basis of the creation of karma. Instead of understanding from our limited perspective of right and wrong, we should not judge any action through our biased concave lens.

6. The Elevated Thought Process

6.1 Now let's talk about that elevated thought process which is based on the principles of correct and incorrect. Well, the only answer to this question is Spirituality. When I say spirituality, please don't bind it with your version of spirituality (religion). I mean a thought process aligned towards helping humanity, where virtues encompass every place, every person, every situation, and every object in existence. Until we align ourselves with such an approach, we will all be deluded, always considering our actions based on right and wrong, completely grounded in our personal perception of reality. This is

probably what is referred to as Maya in Advaita philosophy. Maya is that perceived perception of reality we all live in.

6.2 Now, let me share with you truly that since the day I started learning and applying basic concepts of spirituality in my life, my life has elevated on all levels. If you ask me, yes, problems still exist, but spirituality has changed the way things happen to me; they now operate on a different level altogether. Once you get into the habit of zooming out from a situation and start seeing it from an elevated angle, the solution will come to you by itself. This thought process will come to you only through understanding the basic concepts of spirituality.

7. The Ultimate Answer: How to Always Win an Argument

7.1 Now let's come to the ultimate answer on how you can win an argument every time. Well, you can never truly win an argument. The only way you can always win an argument is by not involving yourself in it. This is not only me who is saying it, even prodigy writer Dale Carnegie has explained it very deliberately in his one of his classic's books "How to win friends and influence people". We all should read it in December every year so that we take the exact lessons in our heads throughout the year with us.

7.2 We must understand that perceived perception is actually a very distorted version of reality, and we are all living in this distorted, biased perception of reality. So, with this, I would just end this article by saying that if you actually want to win an argument, don't fall prey to it and don't get involved in the argument because you can never truly win it. Secondly, please elevate your thought process, start following the basics of spirituality, become a better human being, and devote your life to taking correct actions based on the higher virtues of humanity. I'm not talking about picking up any religion or becoming stringent to anything. The best way of spirituality is to be open to things, to become open to a different dimension of thing, sitting quietly, contemplating yourself, becoming a better human being on a daily basis, and being humble to every person, every place, every situation, and every object you come in contact with. Because once you start doing this, once you start bringing humility to yourself, once you start becoming truly human, let me tell you, a different dimension will open to you.

7.3 The rest—fame, money, prosperity—everything will fall into its own place. You just have to do the simple basics. So, with this, I just wish that those who are reading this are blessed with good health, happiness, cordial relationships, spirituality, prosperity, and abundance in their lives at all levels. And may we all contribute to making a better world, becoming better humans on a daily basis, and evolving every day so that we can all contribute to a world filled with blissfulness.

The only way to get the best of an argument is to avoid it.

(Dale Carnegie)
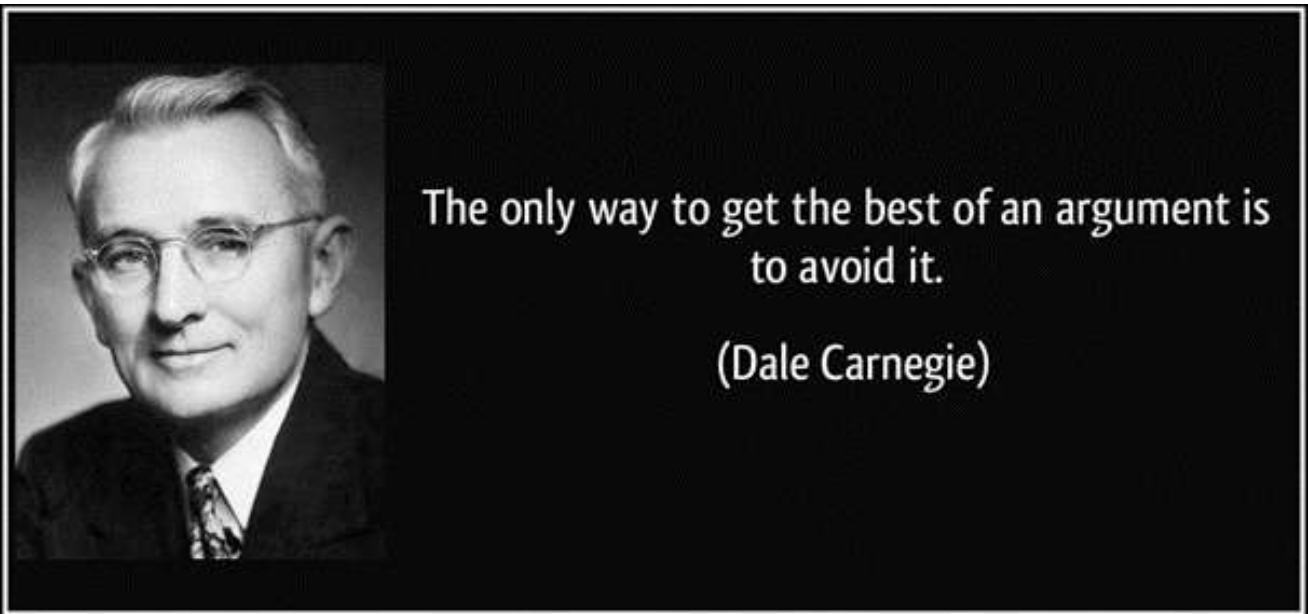
Maj Tarun Pratap Singh
Founder Sanidhya
Energy Coach & Spiritual Guide
Qualified Teacher from Diana Cooper
School of White Light (UK, Britain)
Certified Oracle Card Reader
Astrologer
Numerologist
Vaastu Expert

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Book Review

BREAKING BARRIERS

BY VAGISH DWIVEDI

VAGISH DWIVEDI

BREAKING BARRIERS

with
NEELESH KAJALE
PRAGYA DWIVEDI
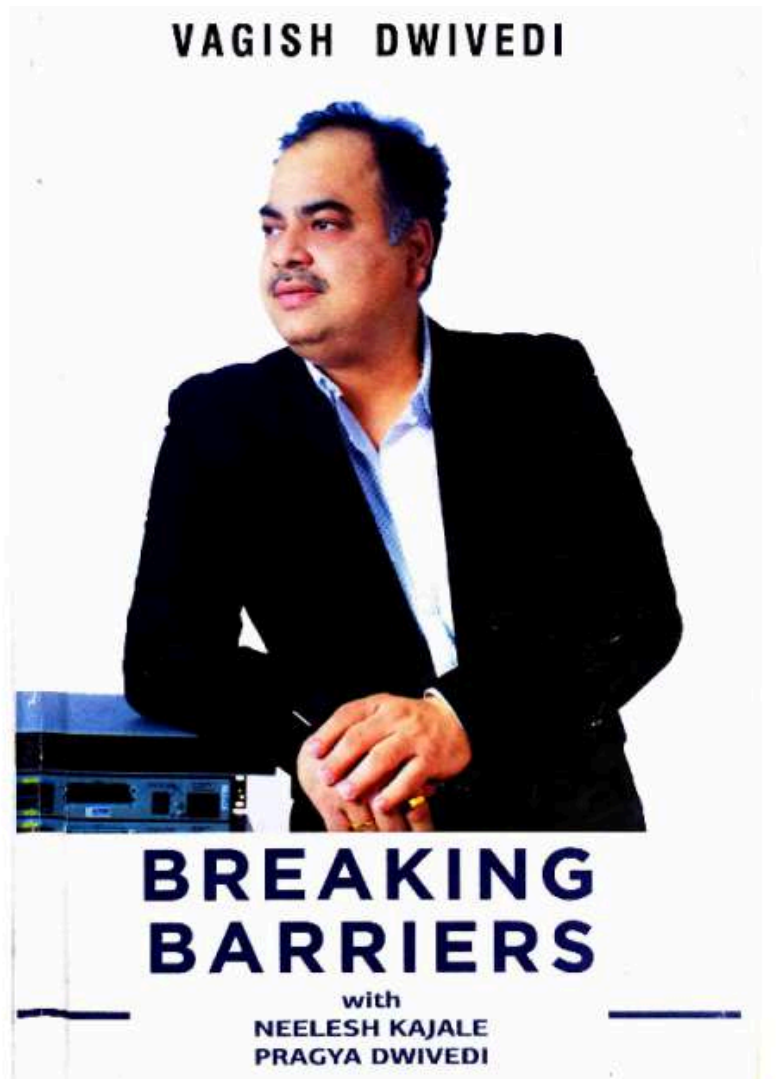
About the Author

Vagish Dwivedi dons lots of roles like Group CEO and Managing Director, Director Solutions Consulting. He started his career with Digital Equipment Corporation (DEC) as Customer Service Team Lead. From there, he didn't look back and went on to occupy various strategic positions in corporate. Vagish held various portfolios like Director and Global Lead for system engineering with Cisco Systems, Senior Vice President – Solution Architect in Accenture. Vagish founded his training venture RST (Routing Switching Tigers) Forum in June 1997 along with Industry Networking Professionals to exchange information, share experience, create expertise and establish professional connections. The RST Forum was built on the idea that no expert knows all solutions as does the group of professionals and strong belief that the best way to learn is by asking others and learning from experience. The goal of this forum is to encourage greater cooperation and collaboration amongst group of networking and IT Professionals by sharing information, resources, and experiences.

Introduction

This book review is a result of my quest for learning about cyber security. I have been told by many who work in cyber security domain to have an understanding of networks which will enhance my knowledge and skill set. In this quest, I landed up to get trained for CCNA (Cisco Certified Network Associate) in RST (Router Switching Tiger's) Forum, based out of Dadar, Mumbai. I was flabbergasted by the way Chinmay sir taught (Son of book's author- Vagish Dwivedi sir). He is a man with high adrenaline rush and put his heart and soul to teach us in the course. Chinmay sir is very open-minded, practical in his approach to make students understand the basics in the world of networking. In CCNA course, Vagish sir- the author of the book, had taken up the concepts of network design and architecture and CISCO tiered models. This was the first time I had seen Vagish sir and after class I also had a small interaction with him. Frankly speaking, RST Forum had made boring-looking CCNA quite interesting. It's Vagish and Chinmay sir style of teaching which made the difference. They make students chant networking concepts like Vedic Mantras. I remember chanting 'Router routes between the networks, Switch switches within the network'. I picked up the book 'Breaking Barriers' copy from the RST Forum's office. The book title had created inquisitiveness in my mind, so I decided to purchase it.

Chapter 1: Understanding Barriers

The author explains the lifecycle of barriers in life. It also intricately tells what kind of barriers we counter, why we face obstacles and lastly how we can decipher these barriers. It also lays prominence on understanding the problem first and then offering the suggestions. Freeze, Flight & Fight are the three fundamental human nature modes to avoid change. There is always a resistance exposed by the society when winds of fundamental change are blown. It is up to the courage, faith in oneself and will power of the individual or organisation to sustain and succeed the resistance.

Chapter 2: Communication Barrier!

One of the important attributes in handling barrier is how we understand and communicate it to others. If meticulous planning is done in early phase but during execution phase, things are not properly communicated to the team then everything goes for toss. Vagish explains anatomy of barrier, ways of effective communication and barriers to communication. I also reminisce during my bachelor's days of my conflict in speaking English. I was not having any mentor who could give me confidence and show path for enrichment. I still remember, I developed good habit of reading English newspaper which further transformed into reading magazines and books. The habit of reading along with practice sessions of rehearsing English in front of the mirror capitulated incredulous results. I recorded my practice sessions in a Sony Walkman which aided me to recognize my voice and brought far-reaching progress.

Chapter 3: Over the Top!

This chapter is every young man's story of crossing teenage life where various pressures like peer pressure, not getting desired attention followed by disappointments. Every reader who will read this chapter will feel connected to the mental psyche of adults where there is hormone imbalance, high adrenaline rush and sex urge arising with the internal body changes. Young Vagish had broken barriers of Self Esteem, Self Confidence & Self Discovery and thereby overtaking Self Doubt Syndrome & Fear of Failure. One bout in college had changed everything for young Vagish. It brought lot of confidence and suddenly found people including young girls liking him. A young star was born who never looked back in his life.

Chapter 4: Career Blues

After completion of engineering degree, young Vagish professional life struggle started. It was coincidence where he and his girlfriend appeared in the same interview for the first time. Vagish had tasted first rejection in interview but his girlfriend got the job. Young Vagish got the lesson of life that his girlfriend is now his competitor first rather than his girlfriend. Vagish had seen people with less knowledge getting high packages, making rapport with boss through smoking and drinking culture. But he never compromised with his beliefs and family values. However, he got his first break in Digital Equipment Corporation (DEC). Vagish always used to think differently and ahead of the time; it's a natural phenomenon that out of box always gets resistance. His father is pillar of his life. He was suggested by his father to follow his gut instinct and to take decision of going ahead with CNE (Certified Netware Engineer) certification. There is an interesting story of young Vagish getting the tag of permanent employee in his first job: A project where he was having required certification and expertise in networking technology. The organizational policies required a permanent employee for critical and complex project and a certification helped him to get permanent employee status.

Chapter 5: Chasing the Proverbial Unicorn

This chapter portrayed Vagish's successful transitional journey to pass CCIE (Cisco Certified Internet Expert). Vagish got married, and then with his hard work and lady luck jumped into the career ladders in corporate in leadership positions where he was in direct contact with bigwigs of industry. A big loss Vagish faced when he lost his beloved father. Vagish was at cross roads when his MD called him to attempt CCIE which was a key for the growth of the company and also for him to go for senior management roles. Vagish had to decide whether he would be continuing with his career or he would take risk by investing time on clearing the certification. There was dilemma in his mind, his wife apparently mentored him and helped him to take decision on pursuing CCIE and accepting the offer. Vagish passed through emotional trauma while preparing and appearing for certification in Singapore, Sydney & Bengaluru. Vagish had spent 6 exhaustive months and three attempts for his last dance in successfully clearing CCIE. His MD (Mr. Balu Doraiswami) had full faith on Vagish's potential which motivated him to invest on young talent. Apparently, he became first 10000 CCIEs in the globe.

Chapter 6: Breaking Learning Barriers

Vagish explicates how he did break the barrier of self- doubt, apathy, disengagement and distraction. He emphasized the following points in breaking learning barriers.

- Break the problem into smaller parts; it helps in breaking psychological barrier of being afraid of size of problem.
- Prepare detailed plan & execution of action (create personal space for mental peace), take help from outside, celebrate small achievements helps builds confidence, practice & confidence reflects in daily life.
- Find out reasons of failure (collate history), positive outlook is paramount, share grief and sorrow, need inspiration for surroundings and focus on future. He also stated reasons behind learning barriers.
- Lack of motivation (initially from school days making half-hearted effort), lost interest in learning process, studies, distractions- spending time with friends and gossiping, information deluge, laziness & apathy resulting in lack of preparedness, poor time management, need to be independent, sense of entitlement (fulfilling demands without asking questions, taking parents for granted).

Chapter 7: Mid-Career Blues-Gravitational Pull of Secure Jobs

As one goes up the corporate ladder, there are mid-career blues where there are one set of people who want growth and learning in life and other set of people who settle down for so called 'Secure Jobs'. Vagish had beautifully showcased the side effects of secure job. (Barriers are created because of our secure jobs).

- Developed tunnel vision, tendency to lose contact with industry outside halts growth prospects, mechanical routine mode (sleepwalking through the job), non - demanding attitude, non-application of core strengths (resulting in losing core competences) robs exploratory & inquisitive attitude, keeping new learning opportunities at bay.

I can correlate my situation right now because of a secure SBI job. I am battling hard by not laying my weapons till the time I get a progressive profile job or start my own venture.

Chapter 8: Breaking Entrepreneurial 10* Barrier

Breaking the ceiling of entrepreneurial ambitions is very tough task these days because of idea feasibility, operational costs and sustainability issues. Vagish elaborated on how one should prepare before embarking on entrepreneurial journey. The starting point for breaking the glass ceiling is the acceptance that a person is ready with their entrepreneurial designs. Vagish sir has taken many years to be an entrepreneur because of his quest for self-pride and want to earn more money for his family. The dual role of Purohit and technocrat played by Vagish reminded me of the movie "Rocket Singh". Vagish played various roles in his quest for entrepreneurial designs like from assembling systems to opening consulting manpower firm to tutoring networking concepts. His mantra was- 'When guaranteed income from the

business is ten times the income from job, till that don't quit the job. His passion for teaching brought laurels to him and to successful students. I want to have special mention for Vinod who was a courier delivery boy at DEC; he worked along with Vagish sir in early ventures. Presently, Vinod is handling reception and information desk at RST Forum.

Chapter 9: Character Building & Breaking Barriers

I was swamped to see Vagish include this topic in his book. Character building, Ethos, Culture, Integrity and Lead by example are the characteristics I identify in myself after serving in the armed forces. I was overwhelmed to read a chapter on ethics because it's been 6 years that I am working in corporate and it is only lip service that corporate is doing on the name of character building. Vagish and Chinmay sir sessions also do character building while teaching. They believe that if you are earning in millions and you don't have any moral character then you are discarded bunch in the society.

Chapter 10: Random but Relevant Thoughts

Great work done with the definition of Barrier. I was touched by the phrase of 'Constant Gardener' which removes weeds of unwanted habits, take role of Guardian Angels assigned to protect and guide which present leadership failed to deliver. One must have good barriers skills which are forever with no expiry dates and must keep on practicing which will stay forever and no one can steal it from you.

Summary

The book offers great explanation of term 'barrier' in detail. It tells the readers what, how, why these barriers exist. It also elucidates the various types of barriers as per life cycle of a person and offers solutions to conquer it. This is a story of a common man, who was not ambitious in his early life. He struggled with his English and also failed to get attention from girls of his college. This is the dilemma of every youngster who is attention seeker and subsequently his mind gets diverted. Vagish has shown great perseverance to triumph over self-doubt syndrome and fear of failure. Most important milestone in his professional life journey was cracking CCIE exam and he became first 10000 CCIEs in the globe. Vagish's story from getting 57% in 10th standard to successfully passing and even mastering CCIE exam was inspiring. It shows how his MD Mr. Balu Doraiswami never lost confidence in Vagish and supported him till the last. This is the great example of transformational leadership which is missing in corporate these days. This book is missing the bus of how Vagish Sir found his first girlfriend. It also doesn't explain how Vagish sir found his adored better half. These missing episodes of Vagish sir would have added spice and suspense to his life-story through this book. I firmly believe a man/woman is incomplete without his family. Vagish Sir must have recounted the fairy-tales of his beloved spouse in detail, upbringing of Chinmay and Pragaya, but it is definitely his personal choice not to highlight it. God created barriers to test us and it is up to the individual to stand up to the situation and deliver. Vagish sir is the epitome of how to lead by example and shoulder responsibility by doing hand holding till last mile delivery.

Recommendation And Rating

This book provides insights of common man from teenage to young man, from rudderless to ambitious and finally from job seeker to job provider. I also draw various inferences from Vagish's sir life and it stimulates me to accomplish the final frontier of job provider. This book has all flavours for GEN Z to get inspire and become role model for future generations to come.

My rating for this book is **3 Stars:** I request Vagish sir to again publish a new edition of his book along with addition of new chapters like how he got married, what assignment presently he is affianced, present status on family front and confer some spiritual aspects of his life.

Lt Cdr Varun Kumar Dhand retd from Indian Navy with 11 years of service in Executive cadre. He had left Indian Navy in 2018. Presently, he is working as Deputy Manager (Security) in State Bank of India, Mumbai. He is passionate of reading books, running marathons, writing book reviews, write and debate on different topics of national importance. Readers can share their feedback of book review at dhand1984@gmail.com

Please provide your invaluable opinion/feedback on this Book Review, by clicking/tapping HERE - Editor

The biggest risk a person can take is to do nothing.

Robert T. Kiyosaki

Knowledge Bytes

Sale of Cars by Faujis: Relevance of Transfer of Ownership

BY SUMESH ANTONY

Owning a vehicle is a significant milestone for many, and this holds true for faujis as well. A car often represents one of the most important purchases in an adult's life. For faujis, the process comes with a unique set of challenges. Typically, they buy a car in one state but may drive it across different states as they are posted to new locations. As their vehicle ages, they often sell it through local agents or B2C companies like Cars24, depending on where they are stationed.

Once the sale is finalized and the payment received, many focus primarily on obtaining receipts and drafting a sale agreement on stamp paper, overlooking other crucial documentation. This oversight can lead to significant issues regarding the transfer of ownership. Understanding these implications is essential to avoid potential legal and financial liabilities.

Here's a breakdown of the key considerations to keep in mind when selling a vehicle.

1. Transfer of Car Ownership

  (a) Legal Ownership Transfer: The legal transfer of car ownership is not complete until the Regional Transport Office (RTO) updates the registration certificate to reflect the new owner's name. Until this formal procedure is completed, the original owner remains legally responsible, even if the car has been sold and is in the possession of a new owner.

   (b) Legal Reference: According to Section 2(30) of the Motor Vehicles Act, 1988, the registered owner is considered the legal owner. The definition does not account for subsequent transfers unless the registration certificate is updated.

   (c) Relevant Case Law: In Pushpa alias Leela v. Shakuntala, the Hon'ble Supreme Court held that if the registration certificate is not updated, the registered owner continues to be deemed the owner for all legal purposes, despite the sale.

2. Transfer of Insurance

(a) Insurance Policy Implications: When a car is sold, the insurance policy taken by the previous owner remains active. However, only third- party risks (e.g., damage to third parties) are covered. Benefits related to the vehicle itself, such as Owner Damage (OD) coverage, do not transfer to the new owner.

(b) No Claim Bonus (NCB): The previous owner can transfer the No Claim Bonus (NCB) to a new policy for a new car, which can offer substantial benefits. However, this process requires that the RTO ownership is officially updated; otherwise, the previous owner will remain legally responsible for both OD and third-party liabilities.

(c) Relevant Case Law: The issue was addressed in Surendra Kumar Bhilawe vs. The New India Assurance Company Limited by the Hon'ble Supreme Court. This judgment is currently under review by a three- judge bench of the Hon'ble Supreme Court in Jaswinder Singh vs. The New India Assurance Company Ltd. & Ors.

3. Conclusion: When selling your car, ensure that the ownership is officially changed through the RTO and that any No Claim Bonus is duly claimed while purchasing a new vehicle. Without these steps, you may remain legally responsible for the vehicle and its associated liabilities, despite having sold it.

Lt Col Sumesh Antony, Retd *was commissioned into 1st Bn, The Assam Regt in Sept 2001. Post his PMR, he practices as an advocate at the High Court of Kerala, AFT Kochi, & other courts. He specialises in Arbitration & Mediation and is an APCAM & IIAM certified/empaneled Mediator and Arbitrator. He can be contacted at sumesh.antony@sjaresolve.in*

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Knowledge Bytes

Namaste India

I was delighted.

Not just by the sight of the beautiful sand dunes in the distance and the comparatively untouched countryside which spread on both banks of the road or with the smooth, never- ending stretch of tarmac which didn't challenge my spine with unexpected jolts from hidden pot-holes.

My husband and I were enroute from Jaisalmer to Jodhpur from where we were to catch a flight back to the capital and the drive was like skimming over water. Notwithstanding the prospect of facing Delhi's erratic mood during the monsoons and the ensuing traffic snags, my spirit soared.

The real reason for my euphoria had been born at a moderate highway motel where we stopped for a midway tea break and which was pretentiously named The Palace Hotel. As we warmed our hands around steaming mugs of coffee, my husband smilingly confided that the cabbie had been enquiring from him whether I was a foreigner or an NRI.

Well, I am neither a blonde nor do I have the alabaster complexion burnt to a lobster red which is so typical of foreign tourists braving the Indian sun. I credited it to the fact that I had engaged in lengthy English conversations each time my mobile trilled, which was way too often. And with utmost modesty I can claim that my diction is better than most.

It was later, in that pensive and vacant mood described so aptly by Wordworth, that the elation dwindled and guilt kicked in as I took myself to task with a generous helping of derision. Why was I, a self- proclaimed hard-core patriot, thrilled at being considered a non-native? Was I ashamed of my Indian roots? Why had the ridiculous surmise been pleasurable and taken as a compliment? I should have immediately clarified my Indian status and not let him labour under the misconception he was harbouring. Was I embarrassed of being what I am or was I a patsy for that grossly inflated colonial hangover?

Honestly speaking, I have never made a deliberate effort to converse in English. It is a natural corollary of teaching the language for more than two decades. I am equally fluent in my mother tongue and sincerely maintain that there is no language more beautiful than Hindi when it comes to expressing an emotional overflow. Which is why I enjoy composing verse bilingually.

But that does not go to say that we should communicate only in our vernacular and repudiate English like a pariah. I have often argued that language is a means of communication and undue importance should not be attached to the medium we favour as long as we can effectively convey our thoughts and ideas. And speaking English or French or German in no way reflects on our lack of patriotic intent nor does it diminish our Indian Identity which is far too comprehensive and extensive to be restricted by the boundaries of language.

It is an identity which has left a deep mark on the contemporary world. Today we have come of age and India, Indians as well as Indian opinions matter substantially. Be it Ayurveda, Yoga or our centuries old scientific discoveries, our imprint is everywhere and we are poised as a global leader thanks to the age-old ideology which can be summed up in the three Hs of humility, humanity and hospitality.

Our hospitality is a legend, some even say that it was the excessive display of this very trait which presented mercenaries and colonists the handle to twist the equation, steal the onus of our achievements and transform us from rulers to the ruled.

Coming to the second aspect of humanity, I grew up in the Army where religious rituals invariably concluded with the line *'Vishwa ka kalyan ho, praaniyon mein sadbhavna rahe,'* which translates into 'let there be peace and prosperity in the entire world. Let men practice empathy and brotherhood.' And another one which went along the lines, *'Prithvi Shanti, Antariksh Shanti, Vishwa Shant….'* meaning 'let there be peace not just on the Earth but in all the worlds which exist in the entire Universe. What an amazingly selfless and all-encompassing humane, philosophy! *Vasudhava Kutumbakam* or "The World Is One Family" is rooted in the Upanishads and it is this very concept that has inspired us to send humanitarian aid to all corners of the globe, including earthquake ravaged Turkey, knowing fully well that it is a nation which continues to block our ascendence as a global force. And we sent assistance without being asked for it.

The biggest USP of the Indian way of life is that it has been relevant through the ages and is so even today. The practice of connecting with the rising sun through Surya namaskar or by offering water to it or by simply engaging in meditation while facing the rising sun has never been more pertinent than now when every second individual is diagnosed with Vit D deficiency.

Our rituals of feeding crows and cows, worshipping trees and rivers, respecting divinity in all living creatures and worshipping Nature is something the rest of the world has realised only after interfering with and disturbing the complete ecological balance. No other ancient philosophy, western or eastern has propagated the need for conserving the Earth with the same urgency.   What is now being advocated through terms such as go-green, sustainable development or biodegradable has been our accepted way of life.

Unfortunately, in our blind race to emulate the West, we have lost some of our guiding principles which made so much good sense. Recently, I received a forward on WhatsApp exonerating the Japanese tradition of bowing down and then slowly approaching a meal, even during high-end convocations and on multi-national forums. Indians have been taught to revere food from eons. Food was first offered to the Almighty and then acknowledged with bowed head and folded hands. Only then could one partake of the meal. We don't need the Japanese to teach us that but we can definitely learn from them to hold on to our traditions firmly under all situations.

And speaking of our indigenous lifestyle brings me to the beautiful practice of greeting everyone with folded hands. Something which was lauded and adopted across the seas during the pandemic when contact became contagious.

Recently at the IGL airport, a foreign national walked up to me with hands folded in a namaste. I responded with a chirpy hello and extended my hand. She smiled and complimented me on my dress saying she loved the pastel hue and the loose, flowing lines. We got talking and it turned out she was an Italian who was travelling through India with her family. Since we both had toured each other's countries, we exchanged notes for as long as time permitted and then went our ways.

Once I was airborne, her smiling face and the way she had gracefully approached me with bowed head and a namaskar, came back to me. Why had I never realised before that our very own namaste was such a unique and elegant way of greeting someone? Far better than the meaningless 'hello' which can range from an enquiry to being polite, rude or downright belligerent. On the contrary a namaste can only convey courtesy and respect. After all, it literally means, 'I salute the divinity within you.'

I promised myself that from that moment onwards it was goodbye to Hi's and Hello's. For me it was going to be only namaste, even at the risk of being labelled archaic. As the aircraft left the ground, I thanked my Italian friend for reintroducing me to my Indian identity.

Mrs. Aneeta Sharma is an educator with 26+ years of teaching experience across the country. She is an active member of the Council for Global Education, Women's Indian Chamber of Commerce and Industry WICCI. She hails from a family steeped in military traditions. She is the author of Home Run (Notion Press) a contemporary fiction set in an Indian backdrop and A Handful of Dewdrops (Evince Pub), a collection of poems inspired by real life visuals. She runs a blog with TOI titled Random Musings and her works have been published by Visual Verse (Canada), Kitaab International (Singapur), Setu (Pittsburg), the Undiscovered (Om International) & Indian Periodicals. She runs a YouTube channel for her bilingual poetry(@ aneetasharma27).

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Knowledge Bytes

Prompt Engineering: A New Age of Human Incompetence

If you've ever wondered what humanity's final frontier of ineptitude might look like, congratulations - you're living in it. Enter Prompt Engineering, the latest tech craze promising to revolutionise everything from crafting witty emails to curing cancer. It's like the digital age's answer to Vasco da Gama - supposedly ground-breaking, but mostly just lost at sea.

Now, to be fair, prompt engineering has its perks. It offers a novel way to interact with technology, creating tools that can help us draft everything from essays to grocery lists faster than we could ourselves. In theory, it could even democratise access to creativity & problem-solving. But the reality? Well, that's where things get messier than a plate of pani puri during monsoons. Most of us treat it like a wish-granting genie, offering up vague, confusing prompts & expecting miracles in return. It's like trying to order a five-course Mughlai feast at a roadside dhaba—there's bound to be a breakdown somewhere between "Kuch bhi chalega" & "Yeh kya hai?"

The hype around prompt engineering is nothing short of delusional. We've gone from "AI will steal our jobs!" to **"AI will steal our creativity & maybe write better poetry than Tagore while it's at it!"** Apparently, these superintelligent machines are destined to surpass us in everything from composing ghazals to making cringe-worthy Santa-Banta jokes. But let's take a step back. What is prompt engineering really? A glorified game of Chinese whispers. You feed a machine a vague, often nonsensical prompt & it tries its best to untangle your verbal spaghetti—or should I say, your linguistic jalebi. It's like asking a toddler to explain the intricacies of cricket. Sure, they'll confidently babble something - probably involving Virat Kohli & ice cream - but don't expect a tactical analysis worthy of Harsha Bhogle.

There's no denying that AI can enhance efficiency, or even surprise us with creative outputs. But let's not give it too much credit just yet. For every instance of a chatbot churning out a halfway decent doha, there are a hundred more times when it misses the mark entirely, producing the literary equivalent of a Bollywood plot - intriguing, but mostly defying logic. It's not

magic - it's a tool. And like any tool, it's only as good as the person using it. If you give the AI gibberish, you'll get gibberish back - though, occasionally, that gibberish might be poetic enough to win an avant-garde Filmfare award.

Now, the tech gurus love painting a bleak picture of the future: AI overlords ruling the world while we, mere humans, are reduced to data points in their grand scheme. But let's be honest—if AI is smart enough to take over, it's probably also smart enough to realise that humans are too lazy & incompetent to be worth the hassle. The AI uprising? More like AI's first & final act of benevolence will be to shrug & let us carry on with our mediocrity, perhaps with a polite **"Nahee chahiye, shukriya"** note attached.

The real potential of prompt engineering lies somewhere between the hype & the hysteria. Yes, it could lead to breakthrus in creativity & problem-solving. Yes, it's a fascinating new way to leverage AI. But let's not pretend it's going to replace human ingenuity anytime soon. After all, even the smartest machines can't replicate the human knack for making terrible decisions with unwavering confidence - a skill we've spent millennia perfecting, from the ancient civilisations of Mohenjodaro to the modern-day WhatsApp University graduates.

So the next time someone waxes poetic about how prompt engineering is going to replace human creativity, remind them that it's just a tool. It won't replace our intelligence or - perhaps most importantly - our unparalleled ability to make truly terrible decisions while convinced we're bigger masterminds than Chanakya himself. And if it does somehow manage to outpace us? Well, at least when we're replaced, we'll have all the time in the world to binge-watch cricket matches and Saas-Bahu serials... & reflect on how we managed to get outsmarted by a machine designed to take our incoherent ramblings seriously. Who knows, maybe in that AI-driven utopia, we'll finally have the time to learn how to use a prompt properly - or just continue asking it to explain the meaning of life in the style of a philosophical auto rickshaw slogan.

Chalta hai, right???

~ COMMANDER V SRIVATSAN

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