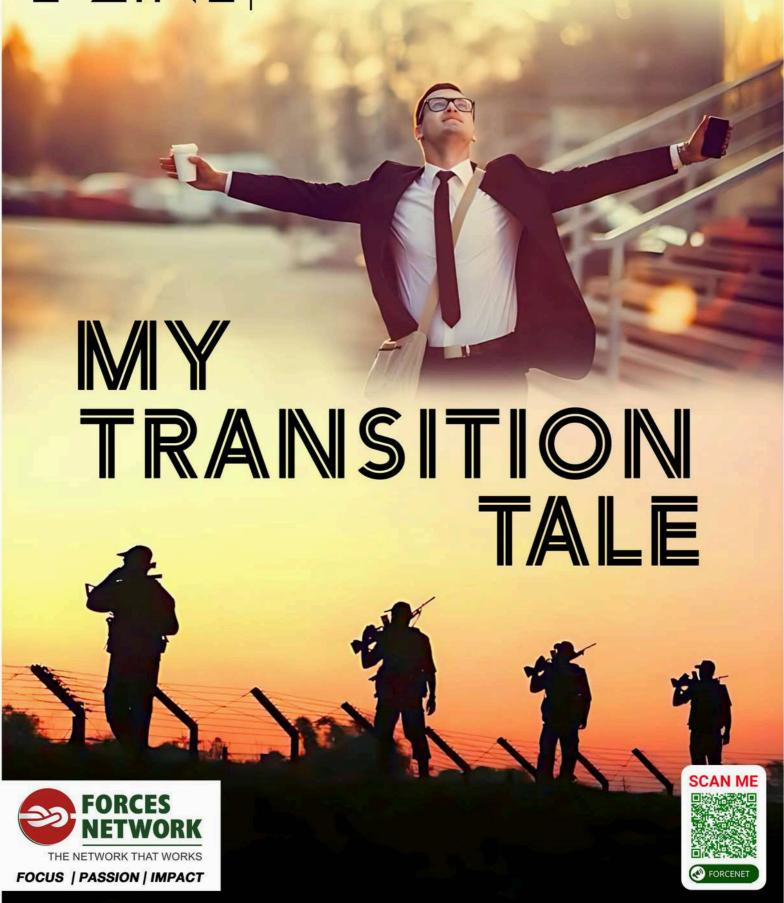


E-ZINE Magazine for military veterans in the corporate March 2025, Volume VII, Issue 03





# From the Editor

Dear Readers.

Transitioning from military to civilian life is one of the most challenging journeys a veteran can undertake. After years of structured service, stepping into the civilian world can feel like entering uncharted territory. For many, the mission-driven purpose, camaraderie, and stability of military life are suddenly replaced with uncertainty, isolation, and a need to redefine one's identity. The Theme for this month is "My Transition Tales"

Veterans often face unique obstacles during this transition, including employment struggles, mental health challenges, and a lack of understanding from the civilian workforce. While military training equips service members with discipline, leadership, and resilience, these strengths are not always recognized or translated easily into civilian careers. Furthermore navigating Salary, perks, benefits, healthcare, and social reintegration adds additional layers of complexity.

It is crucial for society to recognize and value the experiences of veterans, not just with gratitude but with actionable support. Employers must actively seek to understand and integrate veterans into the workforce. Employers play a crucial role in assisting veterans during their transition. Here are some ways to offer meaningful support:

- **Employment Opportunities:** Employers should actively seek to hire veterans, recognizing the skills and experience they bring to the workforce. Also ensuring their placed as per their skills in the hierarchy of corporate.
- **Mentorship and Networking:** Connecting veterans with career mentors or professional networks can ease their job search and integration into new industries.
- Advocacy and Support: Supporting veteran-focused initiatives, social meet, hiring programme and policies can contribute to a better transition experience.

The journey from service to civilian life is not an end, but a new beginning. With the right support, veterans can continue to lead, inspire, and contribute meaningfully to society. If you are a veteran in transition, reach out. Seek support, share your story, and know that your service continues in new and impactful ways. If you are a civilian, take the time to listen, learn, and support veterans in your community. Together, we can bridge the gap and build a future that honors those who served.

I hope that you will enjoy reading this edition. You can email me your feedback, directly at <a href="mailto:forcesnetworkz@gmail.com">forcesnetworkz@gmail.com</a>.

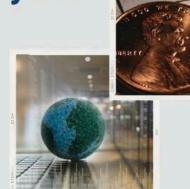


Yours Transitioning Editor, Capt Rajesh Nair Editor, ForceNet E-Zine



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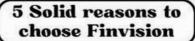
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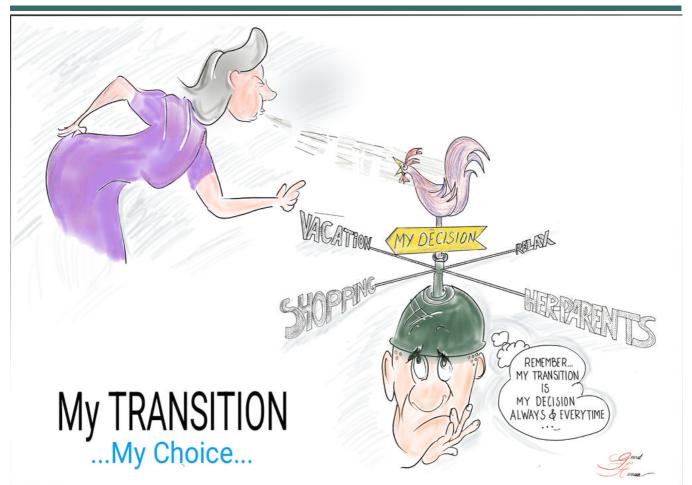
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#### **A NOTE FOR THE READERS**

This is an interactive e-magazine with active links on many pages, including the advertisements, which can be used by just tapping or clicking on them.

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







Awit Walvi







My Transition
Tale

Share your story of the Military to the Corporate Transition so that others may learn from it and benefit

### My Transition Tale

#### **Theme Articles**



## Theme Article

#### From the Battlefield to the Boardroom-A Journey of Grit, Growth, and Glory

#### BY RAMESH NUNIWAL

A Legacy of Service and an Unyielding Dream. 1990, a time when India's socio-economic conditions were challenging, and family responsibilities weighed heavily, under the shade of a rosewood tree in remote village, I sat with my father, contemplating my future. At just 17 years old, I made the bold decision to join the Indian Army for not just as a career path, but as a commitment to serve my nation, support my family, and uphold a legacy of dedication and sacrifice.

Forged in Fire. Joining the Artillery, I embarked on a journey filled with challenges and learning. Over the years, I actively participated in Operation Vijay and Operation Parakram, playing a pivotal leadership role in the raising of an Artillery Division and SATA regiment. These experiences were akin to leading a startup and managing large-scale projects, honing my expertise in operational strategy, logistical execution, and crisis management, all critical aspects of leadership.

Beyond military operations, I also headed project management, administration of Army Public Schools, liaison activities, and land acquisitions, further expanding my ability to coordinate, negotiate, and execute large-scale initiatives. These responsibilities prepared me to adapt and lead in dynamic environments, regardless of the sector.

A Leap of Faith: The Corporate Transition. After almost three decades of military service, at 46, I voluntarily faced another defining moment. The battlefield had shaped my leadership, but I sought a new frontier to bring my expertise to the corporate world. Recognizing the need to upskill, I pursued a Business Management program at IIM Indore, where I gained deep insights into corporate leadership, business management, human resource, strategic planning, and organizational dynamics. The transition was a leap of faith, but one that would prove to be both fulfilling and transformative.





From Commanding Troops to Leading Industries. The transition was not just a change of uniform, it was a test of adaptability, perseverance, and willpower. I took charge as the HR & Administrative Head of multiple pharmaceutical plants, shifting from commanding a light regiment to leading 6,000+ professionals, overseeing compliance, audits, and corporate governance. The lessons of discipline and strategic execution from my military tenure became my greatest strengths in this new arena.

Recognizing that growth demands courage, I embraced an international challenge and moved to Nigeria, a security environment akin to J&K and the North-East. Navigating this high-risk zone, I gained invaluable exposure to global leadership, international business challenges, expat management, and crisis resolution, further refining my leadership style to match international business demands.

Resilience in the Face of Adversity: The COVID-19 Challenge. The pandemic brought me back to India, where I ventured into the education sector, assuming a senior leadership role. In this role, I was responsible for overseeing internal and external operations to support a training institute in its mission to strengthen the regulatory body's capacity building efforts. I was deeply involved in PAN-India operations, ensuring streamlined execution, regulatory compliance, and operational excellence across multiple locations. This phase reinforced my belief that true leadership transcends industries and challenges. Each new role brought unique trials, but with unwavering resilience and adaptability, I continued to evolve.



**Lessons for Warriors in Transition.** For my fellow officers contemplating a shift, let me share the essence of my journey:-

- "Adapt and Overcome!" The battlefield may change, but the warrior spirit remains the same. Transitioning to corporate life is just another mission prepare, execute, and excel.
- "Knowledge is Power!" Never stop learning. Whether it's an MBA, certifications, or industry research, upskilling is the key to success.
- "Leadership is Universal!" The values of command, strategy, and execution are as relevant in business as they are in battle.
- "Dare to Step Forward!" Growth lies beyond comfort zones. Take risks, explore new arenas, and embrace new challenges with confidence.
- "Your Network is Your Strength!" Build connections, seek mentorship, and learn from those who have walked the path before you.

#### Final Words: Unbreakable Will, Unstoppable Journey

"Challenges are what make life interesting; overcoming them is what makes life meaningful."

**"From battlefields to boardrooms,** the mission remains the same—lead, inspire, and achieve."

"We are not defined by where we start but by the resilience and courage with which we march forward."

At 52, I look back with pride, knowing that each hurdle only strengthened my resolve. To my fellow warriors making this transition—stand tall, move forward, and conquer new heights.

"We can. We will. We MUST achieve!"



Lt Col Ramesh Kumar (Retd) (SC-13/115 Regular) is an alumnus of IMA Dehradun, IIM Indore, Army War College, and the School of Artillery. Gunner Officer, who dedicated 29 years to the Indian Army before transitioning to the corporate sector, where he has spent nearly six years excelling in leadership roles. Currently, he serves as the General Manager (Coordination) at a reputed university in Delhi NCR. A proud father, he is blessed with two children who have pursued their careers and are settled in the United Kingdom.



## Theme Article

# **Uniform To Civvies: A Veteran's Metamorphosis Into Corporate Leadership**

BY PREM VAS

The thought of transitioning first crossed my mind while traveling from Chennai to Gwalior to join my unit after commissioning from OTA. Tucked into the side-upper berth, I realized I needed a contingency plan for my second career—just in case!

I homed on to three essential ingredients - sharpening my leadership skills, developing a sense of purpose, and exceling in task execution. These ingredients, conceived on that train journey, paved the way for my Army career before I decided to transition from one of the finest professions of Armed Forces(AF) that shaped me into who I am today.

I didn't make it to the next rank – I was fine with it. Applying Pareto's Principle of 80:20 was more of an acceptance than regret. Accepting and stagnating was not an option – accepting and moving ahead was my choice!!

#### **Mental Detuning & Pre-Corporate Preparation**

Midway through my command tenure, I began mentally detuning from the regimentation while ensuring the organisation felt no trace of it. My gut told me that templating military leadership onto the corporate world wouldn't work. I have heard enough and more stories of how exercising command in the corporate has failed. Sharing here a crisp list of what worked for me:

• **Conversations at home:** Heart-to-heart conversations with folks at home revealed their



spoken and unspoken concerns. When my son casually asked, "What will happen to my higher education?" - it hit hard!

• **Corporate study:** I spent my free time analysing job descriptions (JDs), identifying skill gaps, and mapping ways to bridge them - explored all domains where my strength could work.

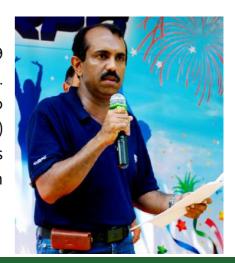


- C-suite insights: I devoured YouTube videos to understand the
  corporate leadership their thoughts & culture. The various stakes
  involved in transition & to understand the vibes of a different career. I
  was careful enough to never compare the Armed Forces with the
  Corporate be it working culture, compensation or demands of the
  job this was one of the finest mindsets that made the transition
  much smoother.
- Learning corporate lingo: Subscribing to a good business newspaper, industry periodicals and online magazines helped decode the corporate language.
- **Networking:** Reconnected corporate acquaintances, with a zillion questions to understand what the corporate world expected from a military leader asked pointed questions not opinions.
- Mapping transferable skills: I visualized how to align my military strengths with corporate expectations to craft an impactful CV and interview strategy.
- **Psychometric testing:** While I knew my strengths, I went ahead and validated them through professional career assessments.
- Focused upskilling: Choosing my domain and learning path was critical. I relied on informed decision-making rather than herd advice. Got multiple Subject Matter Experts (SMEs of ex-AF & corporate) to share their insights supported with data.

It became clear that military experience alone wouldn't suffice. While loyalty, dedication, and regimentation defined us in the Armed Forces, the corporate world values our transferable leadership and process management AF skills combined with ability to produce corporate results. They would like to know how we have prepared for the 2nd career. Thus, domain upskilling is a big plus in the transition success.

#### My Upskilling Mistakes

I enrolled in an IIM-A DGR course in 2008-09 and simultaneously pursued an online MBA. However, I abandoned the MBA after two semesters, believing on-the-job training (OJT) would suffice in my first two corporate roles—as Head of Admin & Security and Head of HR in Techno-Agri and R & D companies respectively.





The first shocker came when my boss caught me avoiding data-driven decision-making due to a lack of Excel skills. Looking intelligent didn't work too long. Armed with the AF "jugaad," I secretly took a one-on-one Excel course and soon surprised the team with newfound analytical acumen!

Then came the reality check. A promising LinkedIn opportunity slipped away because the company policy required an MBA from a premier institute. My five years of stellar corporate performance weren't enough. It's important to support once's career growth with 'perpetual' upskilling.

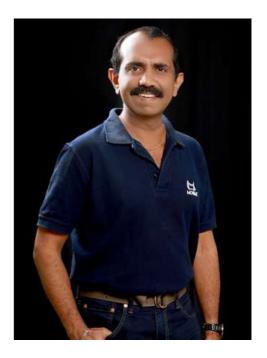
#### **Stepping into My Third Career**

After experimenting with roles—as Chief of Operations in a Public-Private Partnership and Head of HR at a customer intelligence firm—I took a pandemic-induced break to upskill further (already 10 years into the corporate by now). I qualified as an International Coaching Federation (ICF) Life, Leadership, and Career Transition Coach—my third career. By the turn of 2025, I had hosted 120+ webinars in 40+ countries along with 17 IIMs & 25+ Premier Institutes, 17000+ JCOs & NCOs through three Regimental Centres; coached & mentored 40+ Corporate Executives including 5 C-Suite ones, 360+ transitioning Officers; curated a YouTube Channel and acquired distinction as a Behavioural Event Interview (BEI) Specialist. Capped it by authoring a Book on "How to Sharpen Your Interview Skills", read in 6 countries – all of this in the 3rd career ©.

If anyone tells me career ends at 50 or 60, I take great pleasure in proving them wrong! At 62, this 3rd career is my best yet - every moment is a passion beyond measure.

#### 5 Takeaways from My Transition Journey

• **Do Your Homework:** Confusion stems from lack of information and an overload of opinions. Others' advice is shaped by their perception & experiences—yours may differ. Ask the right questions. Your choice of domain, upskilling, and employer must be yours – yours alone.





- Craft a Professional CV: Your CV is your first impression. While you understand your military experience best, translating it into corporate language requires expertise. Get it done professionally from those who have experienced both worlds.
- **Network, Network:** Eight out of ten leadership roles are filled through referrals/recommendation. LinkedIn is your best bet to network in case you have no God-fathers to land you a job. It is a networking tool, not just a job portal. I am aware of a school of thought that considers LinkedIn a 'waste of time'. Remember A good craftsman never blames their tools!
- Manage Anxiety: Transitioning is "unfamiliar" terrain. You need an experienced career coach to navigate it through. Most successful professionals understand that. Stay focused, trust your internal GPS, and don't be discouraged by rejections. Some of the 'rejections' in this journey are beyond your control have the resilience to learn from the experience and refine your competence.
- **Personal Branding:** A concept unfamiliar to most Armed Forces veterans due to social media restrictions during service. In the corporate world, your visibility within the industry defines your personal brand and future opportunities. Establish a strong presence —it could be through thought leadership, networking, or strategic online engagement.

Signing off with the thought - the best transitioners are those who enjoy the journey with a deep sense of purpose. You are most welcome to reach out to me on +91 99622 19777 or premvas@prehanjay.com



Lt Col Prem Vas has vast experience of more than two decades plus in the Indian Army in Regiment of Artillery and led a Black Cat Commando Team of 51 Special Action Group, NSG. An alumnus of IIM, Ahmedabad; he has 15+ plus years of experience in the corporate as Head of Admin, Chief of Operations, Head of HR & Management Consultant of four different industries. In his 3rd career, he is an Associate Certified Coach (ACC) from International Coaching Federation. He coaches and mentors career transitions in addition to Life and Leadership coaching for individuals & corporates as well as grooming MBA grads from premier Institutes/Universities. He is a Behavioural Event Interview (BEI) Specialist and takes sessions for National & International corporates on how to conduct effective interviews. An International Author whose book "How to Sharpen Your Interview Skills" is widely read across the globe. He has addressed Global and Regional webinars. He is a Motivational Video Blogger & Speaker and guest faculty to premier institutes including IIMs & IITs. Prem loves experimenting on well-being, listening to music & leisure writing.



# Theme Article

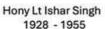
# From the Bunker to the Cloud: My Transition Story

BY IQBAL SINGH

For me joining the National Defence Academy (NDA) was an act of calling. I was academically very strong at school but joined the NDA to further my family tradition of serving the nation and the Indian Army. I was the third generation in the Army.

#### Three Generations in the Indian Army







Lt Col Gulzara Singh 1961 - 1987



Lt Col Iqbal Singh 1987 - 2008

#### The Army Innings

Army Tenure

I was commissioned into 4 Garhwal Rifles in Dec 1987. My first operational tenure was in Sri Lanka (Op Pawan) almost immediately post commissioning as part of the Indian Peace Keeping Force (IPKF) – it was literally baptism with fire right at the beginning of my career. This pattern would also subsequently repeat itself. There were several lessons learnt which stood me in good stead over the years.

I really worked very, very hard at my army career. I had a brilliant career in the army. In 1993, I was selected to undergo the EME Officers Degree Engineering Course on an infantry vacancy – this was based on a competitive selection. This was followed by an MTech as also the DSSC, Wellington. Post DSSC I had a tenure as a Brigade Major of an infantry Brigade. It was here that my career took a nosedive. It was extremely disappointing to miss the career progression bus. However, the way I framed it in my mind was that this God's message to me that I was destined for better things in life. I immediately started preparing for my civilian career.



#### The Preparation

While I was very clear that I wanted to join the IT industry I was not very clear on the role and the domain. I was a little confused should I become Coder or a Database Administrator or get into web related technologies or the ERP. There were several doubts in my mind. However, I decided to start somewhere hoping clarity would follow in due course. I started upskilling myself, burning the midnight oil. I undertook some IT related courses from IGNOU- Indira Gandhi National Open University via distance learning. I followed it up with an MBA from Symbiosis specializing in Marketing via the distance learning mode. However, to be honest, in hindsight, I do not think that these qualifications were truly as relevant and useful. I would attend a lot of industry paid seminars, events and also meet a lot of retired service officers in the IT industry. These, I feel were the most useful means of preparation. I was advised by a veteran Col KPM Das to pursue the PMP -Project Management Professional certification. This was an invaluable piece of advice. I got certified as a PMP in Apr 2007 when getting a PM certification was an exclusive achievement and was well prepared upon my release from the Army in June 2008. While I also attended the 6 months DGR management program at IIM, Indore. I do now think that was probably not the best use of my time and I feel it did NOT add much value.

I had a pretty smooth transition to the corporate world. Joining my first job at Satyam Computers at Hyderabad.

#### The Rude Realization

At Satyam I was assigned the role of auditing and reviewing the performance of the internal IT systems and applications. Having done a tenure at WARDEC- Wargaming Development Center at the Army and with technology degrees under my belt I really thought that this would be a walk in the park for me. Very soon I realized that I really know almost nothing about my job! I could not understand the jargon being used and had no idea about the technology tools they were using. It was a rude and perhaps a necessary wake up call. I was back again to learning. I would Google away well past midnight on all working days and much longer on the weekends. I was just living day to day. But I managed to keep my nose above the water. I soon got a good performance award at Satyam! 6 months later I seemed to be getting



into the groove. However, destiny had other plans. It was then that the infamous Satyam scam broke out in Jan 2009. One had to look for another job and it was really very, very difficult as this was the period after the Global Financial Crisis of 2008.

#### **Telecom Beckons**

Telecom was the only sector hiring at that time in India. I joined Nokia at the NCR in 2009. This was a very rewarding stint I feel. At that time the 2G technology was prevalent. I had to quickly learn this technology, I knew absolutely nothing about it. There was a batch of fresh engineering graduates hired in the company. The company had organized training for these fresh graduates on telecom basics over a period of 2 months. Despite being in my early forties and a retd Lt Col I did not feel shy and joined the class of fresh graduates. I would sit with them in each class studying, making notes and learning. This was a great learning experience for me which came in handy pretty soon. Preparation meets opportunity, soon Nokia India was creating a new vertical of Systems Integration at Noida. I applied and got selected. I was placed in a global role in the company's Global Delivery Center at Noida handling technical support for French telecom customers which involved restoring emergency outages in a telecom network as and when they would happen. The ability to handle stress and keep a cool and calm mind a learning from my army days proved to be a great asset. I acquitted myself quite well. Soon I was given higher level of responsibilities.



At a Fun Event while at Nokia



Soon 3G technology came into vogue I had to again learnt this new technology. Continuous learning was the name of the game in the technology industry I had quickly learnt this and made learning a hygiene habit. Soon I was learning 4G and then 5 G. Around this time 2016 cloud computing was getting very popular. I realized that cloud computing had a brighter future and quickly decided to upskill myself as a personal endeavour. Soon, I had undertaken several courses at online learning academies and also got obtained a cloud certification from Microsoft. There was a new department on cloud computing being set up in Nokia and I applied for it. My upskilling helped me bag the role and also get promoted to a Program Director level. The subsequent experience of migrating nearly 100 software applications from our local data center to the Microsoft Azure cloud was a great learning experience in this role and I also got to do many technical activities hands-on on the cloud console.

#### Into the Cloud

As they say future belongs to those who prepare for it. My cloud computing upskilling and experience helped me bag my next role at Google. Joining Google is a dream for anyone working in the technology industry. However, Google has a very high bar for selection only 0.5% people typically make it through the gruelling selection process. It gave me an immense sense of satisfaction that I could land a role at Google



On the Naukri.com Podcast



despite having started as a foot slogging infantry officer. What is even more humbling is that the inspiration that this gave to so any veterans and even others. It made me feel prouder that I could show a pathway to others. This achievement was noticed by Naukri.com and they interviewed me for a Podcast.

#### **Lessons Learnt**

Corporate Life is NOT for Everybody: I firmly believe that you should venture out of the secure job environment of the military only if you are confident about your abilities and talent. You should be capable of handling the ups and downs of business cycles – corporate life is not for everybody. Come out knowing this.

**Begin Early:** Most veterans do NOT correctly estimate the effort required for a successful transition. They view it as an extension of their military career, however it is anything but that. They are two completely different systems. Do not look at transition as another posting but perhaps as an immigration to another alien country.

Try to Shape a Career and not Merely a Job: Many veterans are merely chasing vanity metrics like CTC without realizing how the industry works and how they can add value. It is important to be strategic. It is important to understand your strengths and see how you can add value in that industry or the company.

No one is With You But No one is Against You as Well: Remember that transitioning is an individual endeavour. Only you can help yourself. While there maybe stereotypes working against you however you need to believe in yourself. If you do not believe in yourself no one else will.

**Skills Matter:** In the technology industry skills matter. If you can do things with your own hands ie like write code, be a database administrator, be a technical project manager, be a machine learning engineer you can always find work as a freelancer if you lose your jobs. And for freelancing there is no retirement age. So, acquire skills – for they are for life! This is one area where I have found veterans to be very weak, they do not like to do things with their own hands. If you can devote time as a routine ie I hour every day then you can gain what I call the invisible advantage in life/ profession.





Attending a Corporate Event

**Technology Industry:** Though it is financially extremely rewarding it is at the same time also very demanding. The dynamic nature of the industry dictates continuous learning lest you run the risk of becoming redundant very soon. Quick innovation can be very disruptive. Keep your ears to the ground on the upcoming technology trends and try to stay ahead of the curve by upskilling in advance. Then, you can ride the boom when it happens.

Future Belongs to Those Who Prepare for it: Remember, consider this as a call to anticipate and adapt to change, and to not just react to trends as they happen. It can also be seen as a reminder to drive yourself to explore, experiment, and try new things. In my experience while several adverse things can happen to you in your life by chance nothing good happens by chance.



Know the Value of Networking: This is one of the most understated requirements. Networking requires hard work and it cannot only be one way – what I call the needy networking. Needy networking is asking for things you haven't earned. Society is run by incentives. If you only network for your selfish ends you get nothing. Remember Givers Gain.

**Action Creates Inspiration:** In my experience most people either plan too much, procrastinate, wait for the perfect time to start – consequently they are never able to start. In this regard my favourite quote is the one from Arthur Ashe, "Start where you are, use what you have, do what you can. Once you get started you earn momentum and that drives you.

**Be Humble:** It is important to stay humble and grounded. There is no strict hierarchy in the corporate unlike the military – you can be somebody's boss today however the scales could tilt very soon as well with time. Staying humble helps and makes you more acceptable amongst your colleagues.

Pay Back to the Universe: Success can never be long lasting if you only think in terms of yourself. One needs to pay back to the universe. I feel in my case my small little humble contributions in the Forces Network, sharing my knowledge with others helped me immensely earn the good wishes of so many veterans.

#### Conclusion

If I were to say that the transitioning from the military to corporate life is easy or very difficult I would be completely wrong both ways. It is certainly a risky mission, but don't we deal with risks all our military lives? Please consider this endeavour just like you would plan and strategize for a complex and risky military operation. If you do that I feel most officers would come out with flying colours as most of us instinctively have a mental framework to handle and manage risks. Make the most of it. Secondly, I would say that avoid her mentality – just because your course mate joined Amazon at L6 does NOT mean that Amazon is suitable for you as well. Know your own context and be very cognizant of your strengths and blind spots and play to your strengths. Thirdly, remember you are not the first veteran transitioning and hence reach out to



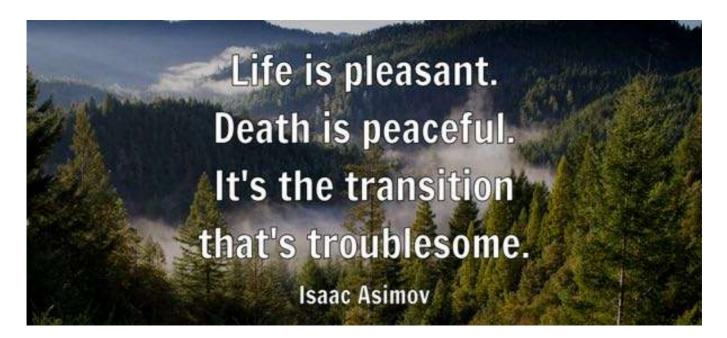
veterans who have successfully transitioned and join several veteran transition networks that support transitioning military personnel. Make reasonable asks of veterans in terms of advise, mentoring, guidance and in my experience nine out of ten times the veteran will support you. Lastly remember you are not done as soon as you join the first civil job. The environment is dynamic and demanding keep continuously learning and upgrading yourself else the system has a way to weed out dead wood.

Finally to conclude transition is no rocket science, done with strategic intent, planning and preparation you are bound to succeed.

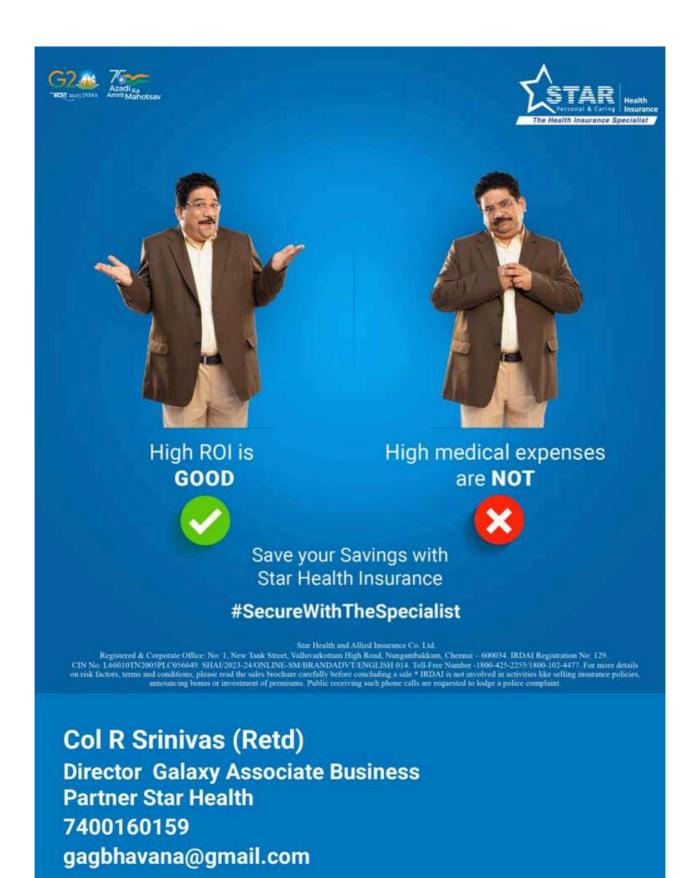


Lt Col Iqbal Singh (retd) is an infantry officer commissioned in Dec 1987 who is now working with Google based at Gurgaon. He is also the Founder of Forces Network. Iqbal took premature retirement from the Indian Army in 2008. He has in the past worked with Satyam Computers at Hyderabad and Nokia at Noida. He is one of the many successful veterans in the corporate to whom many veterans look up to for inspiration and mentoring. He is fond of public speaking, writing and training and loves to share his knowledge with others. He has mentored hundreds of military officers in their transition journey into the corporate world.

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









### Theme Article

# My Transition From Military To Civvies, And The Journey Further

BY JOHN CHANDY

In September 1989, I opted out of EME at the age of 28 as a Captain to establish my own business, after five years of short service. My last posting was as a Purchase Officer in a Base Workshop located near Calcutta (now Kolkata) where the annual purchase in those days used to be worth Indian Rupees one crore. My mind was hazy as I had no idea about business at all. I decided to settle down in New Delhi because Delhi had (and still has) the highest GDP per capita in India. (Moreover, unlike other state capitals that belong to the respective states, Delhi belongs to every Indian! In Mumbai, in the late seventies and early eighties, there were issues against non-Marathi people. In Delhi, as a bachelor, I started sharing accommodation with a school-mate of mine who was in my class. He was working with The Federal Bank Ltd, as an Assistant Manager then.

During my initial days in Delhi, I still remember standing at "Kohli Printographics" at Connaught Place, watching the magic machine called "Fax" giving-out printed letters from the machine which was transmitted from another remote machine! Fax machine was a new product in India then! Since computers were the 'in-thing' in those days, I decided to learn about the machine, and completed a course of a few months on the subject that was sponsored by DGR for the first time! PCs with memories of 1 MB (DRAMS), and 20 MB to 40 MB Hard Disk and Floppy Disks of 1.2 MB were the "in-things" in those days. (Before entering the carpeted and airconditioned "dust-free cabins" of computers, we had to remove our shoes in those days! People may laugh at this point now!) I learned basic hardware, and software 'packages' like WordStar, dBase, Lotus 1-2-3 and Fortran during the course! Electronic type-writers were the gadgets that were there in all the head-offices of corporates, whereas, manual type-writers were used in other offices. I remember purchasing a second-hand manual type writer for my office in Vasant Kunj, for the first time after opening the office, and the first computer was bought in 1995, after shifting the office to Rajouri Garden! Because I



belong to a small town in Kerala, despite being a topper in school/college, I had no idea about business. Hence, I had joined four different companies in short spans of few months each one after another, totaling to one and a half years, in order to gain exposure in business/industry.

My first "private job" was as an Administrative Officer of Punj Group, located at M Block, Connaught Place, New Delhi, reporting to the Chairman of the group Late Shri VP Punj, who had established Fedders and Zenith fridges, air-conditioners in addition to Construction Ltd, that completed major parts of IG Airport Delhi in those days. Shri VP Punj had married the daughter (an English woman) of the owner of the UK based Lloyds group after completing his studies in the UK. That is how the Lloyds Group came to India. When I joined the Punj Group, I had demanded a monthly salary of only Rupees 4000/- as my first monthly salary which was my last salary on the pay-slip of Army. This was a mistake as I had no idea how to calculate the real value of perks given to a defence officer! (May be, I was not bothered because my aim was for a short stay to learn about business.) After three months, I resigned and joined as a Works Manager with the Maruti Dealer, Sikand & Co at Janpath, New Delhi. Four models of Maruti, viz, 1000 CC car, 800 CC car, 800 cc van and Gypsy used to be the leading cars in Indian market then. During that short stint, I had the opportunity to make monthly presentations about the performance of the workshop of the dealer (Sikand & Co), to the then Chairman of Maruti Udyog Ltd (MUL) Shri Bhargava, for three months, after which I resigned and joined an exporter based at Sainik Farms near Saket, Delhi. This was to learn about another industry of exports. There I took charge of production of ladies' garments that were made for export to Europe and the US, and after two months, I joined Richa Group which used to be one of the largest garment exporters in India at that time, taking care of administration and operations. I remained there for about ten months as I was pursuing an evening course in International Trade, from the prestigious Indian Institute of Foreign Trade, Delhi for which I had utilised the company's recommendation-letter (though I paid the fees myself) to get enrolled for the course. In the meantime, I completed my part-time MBA from IGNOU, in Accounts/Finance, Marketing, HR, and Operations. [Instead of required for MBA in one field, say Marketing (or Operations/Finance), I completed 28 papers for covering all the fields of



business, because I wanted to learn the entire spectrum of business-management/administration, to run own business.] The subjects of International Marketing & Logistics, global trade, documentation and multi-modal transportation were covered in the course at IIFT, Delhi.

In the meantime, I registered my export firm and started working on my business part-time on Saturdays/Sundays, and evenings. Gradually I started sending small consignments of Indian ladies garments to Abu Dhabi, to a friend of mine. The size of the consignment used to be 200 to 500 pieces at a time. The tailoring and embroidery work were done at Mayapuri, Hari Nagar and Tilak Nagar areas of New Delhi. Two of my specially designed lady's suits won prizes in a local Indian fashion show at Abu Dhabi. When I found that I had enough exposure of export production, administration, marketing, logistics and HR, I resigned from Richa Group (because I needed more time to develop my business), and travelled to South Africa, Mauritius, Kenya and Gulf Countries with business visa. The resignation letter was handed over to Richa Group just one day before they were to hand over the keys of a brand new Maruti car to me! The employers were very upset about my decision; but had to relieve me. (I enjoyed travelling in imported cars (including BMW 7 Series, and Mercedes Benz S Class in those days) for the first time, while I was working with the Richa Group! I enjoyed each moment that I worked there with passion, and learned a lot. (In those days, Delhi was a very good place to live, with no pollution, and the roads were not crowded.) In the absence of mobile phones and internet, fax machines, teleprinters and telegram used to be the major means of communication. At that time, letters used to take an average of 25 days to reach from Africa, and 10 to 12 days from gulf countries, to reach Delhi. Sometimes, letters used back after reached Delhi from in Johannesburg/Durban/Cape Town, Nairobi or Dubai! The stay at African countries was an eye-opener. The initial samples of garments and other products that I carried during my first trip were mis-fits. Then I approached the commercial-section of Indian Embassies in those countries, and identified products being imported there. I identified that full-container-loads (FCLs) of bicycles, construction-material, float glass, tyres, auto-parts, raw materials for pharma products and many other products were there, and this knowledge opened my eyes. I started focusing on big volumes, and developed my own brand of bicycle in the name of 'Rainbow', because South Africa is known as 'Rainbow Nation'.



Full container loads of float-glass, bicycles etc. started moving, and my big dreams started getting fulfilled.

My wife, whom I met in Pathankot on the railway platform when both of us were Lieutenants (while we were travelling to Kochi on annual leave), continued with her job, and was holding the fort all the while. In 1996, she left army and joined my business. However, in 1997, on the 7th of January, I met with an accident and was down for almost five years, because of an undetected injury of the left lung that got aggravated. The doctors at Deen Dayal Upadhyay Hospital, Delhi where I was taken after the accident, failed to diagnose the internal injury of left lungs, though they treated my multiple-fractures well by repeated surgeries. When I was down, I was unable to supply the products for which the importers were continuously sending the orders through "Irrevocable Confirmed Letters of Credit, Payable at Sight" Since my wife was taking care of our one-month baby, she could not run around and I was waiting for the effects of the accident to be over and informed my importers to wait. If you remember, internet spread over all over the world from 1995 to 2000, and in my absence, my starved importers searched for alternate sources around the world, and they reached Chinese manufacturers using internet. In 2002, when I got healthy again and wanted to re-start the business, my importers asked me to reduce prices to 60% levels to make it at par with that of China, and I could not, because we can't compete with Chinese prices from India. There was no other option, but to close down the export-business, as the five-years' starvation had drained off my money reserves. With a heavy heart, I vacated the expensive office at Rajouri Garden, Delhi, for which I had paid half the price to purchase, before the accident. Shifted the office to a small space in Janakpuri Al Block. I had to retain a commercial space to keep the import-export licence and the customs/excise registrations alive.

Throughout the ordeal, I was keeping my contacts and network intact. In those days, my course mate of SS 38, Captain Jainendra Pant was a General Manager of Reliance Industries Ltd at their Barakhamba Road Office in New Delhi. He advised me to get into leasing of commercial space, technical space, space for showrooms, large go-downs and factories for corporates, banks and MNCs. He helped me by using his powerful position to get me trained in the field of commercial real estate, by one of his real estate agents. With his help, I got free practical



training from that agent of Reliance, and my firm started providing highvalue spaces to corporates, banks and MNCs. The deals were of large values, and commissions also were of high value. I recovered and added interior decoration to the activity of real estate business. Here I want to emphasise that the help and support by course-mates are the biggest support-system that we can rely upon throughout our lives. Gradually, I became a government contractor in interior decoration and carried out a lot of work with NSG Training Centre Manesar, Krishi Bhawan, Udyog Bhawan, Shastri Bhawan, Rail Bhawan, Nirman Bhawan etc. I renovated about 40 rooms at NDMC Headquarters of Palika Kendra, Parliament Street, New Delhi. I am very proud to say that I laid carpet at Prime Ministers residence at 7 Racecourse Road, New Delhi as well! My wife Sara had shifted to Ireland with a plan to work for a while to tide over the rough time, and to survey possibilities of exports in EU region. (She had rejected options to shift to the USA, UK, Australia and Canada in early nineties as we were earning more money from exports in those days. We had rejected another offer to move to Ireland in 1995, and destiny brought us here later!) However, unlike Africa which is an easier export-market as far as unsaturation and quality levels are concerned, I found that the developed market of EU is tougher because of high levels of regulations. Also, the requirements of funds are very high in Europe. Hence, I did not venture into exports to Europe. Commercial real estate business and interior decoration were progressing well. As time passed, in 2012, the scams of 2G/3G and Commonwealth Games struck India. Ex ministers like Raja, Kanimozhi and Kalmadi hit the headlines and business of real estate and interior decoration fell apart. Market became standstill. That was the time when Education in Ireland conducted their first seminar at Intercontinental Hotel, Barakhamba Road, New Delhi. (Now the hotel is with Lalit Group of Hotels.) I was impressed by their quality of education when I attended the event with our daughter who was studying in 9th class at Dwarka, New Delhi then. My wife Sara who was in Delhi on leave, also attended the event. Following this, I made a trip to Ireland for the first time in 2013, and our daughter joined Trinity College Dublin in 2015. From 2013, we started promoting Education in Ireland, by replacing the business of leasing commercial space, and interior decoration that faced challenges due to adverse happenings in external environment.



At present I am acting as a promoter of Education in Ireland, after closing my real estate/interior decoration businesses when recession struck India. Changing the course of action when obstacles came, helped me to survive and remain in business. As our training at the Academy teaches us, "SELECTION OF AIM IS IMPORTANT: BUT MAINTENANCE (OF AIM) IS MORE IMPORTANT."

As I always say, I follow the principle; "TIGER/TIGRESS OR LION/LIONESS NEVER RETIRE. THEY HUNT TILL THEY DIE." I am 63 years of age now. At present I am planning for the next forty years, so that I will not feel that I am unprepared for the day if/when I complete 99 years of age! Jai Hind!

#### First challenge of transition:

Being in business as a first-generation entity was a big challenge. Since I was away from family members, there was no goodwill nor was there any organization to support. In defence forces, if you are down, the system is there to support you. In business field, you are alone. In business, there is no 2 I/C, Adjutant, Company Commanders, Subedar Major, JCOs, CHM, Havildars or Platoon Commanders when you are down. Ammunition (Funding/finance) is not replenished by the government/system, when it is over. Lack of business experience, and operation in an unknown territory (Delhi/Africa) were maddening experiences initially. Choosing what option to take out of the thousands of business-choices available, and to create something from zero, was the biggest challenge.

#### How I overcame the first challenge:

After taking a plunge from the class one job that provided all types of power, security, perks and facilities, to tread the unknown path of business, was a big risk. The quality of life as an Army Officer, interacting with people of healthy body and mind, is totally different from the labyrinth of civilian life. The first shock came when I had to share the tasks of cooking, washing utensils, washing/ironing of clothes, mopping floors and purchasing grocery as a civilian, for the first time after joining the Assistant Manager of a bank as my flat-mate in Delhi! Reliable maid/help was a rare commodity because the paid guys I came across were unhygienic and sometimes they indulged in theft! They never reported in time, and most of the time, we were doing all the works.



What I faced was a cultural shock in my own country. However, this exposure helped me immensely when I came to a European country where there are no maids, drivers, helps and peons, because manpower is formidably expensive!. With determination, purpose of aim, motivation, perseverance, support from course-mates, (Captain Vivek Sharma, my course-mate, was the first person who handled my first cargo to South Africa.) and by acquiring new skills by doing various courses I gathered the courage and efficiency to achieve the goal of starting and successfully carrying out export-business. Working for a short while in different companies, and by spending time with experienced people, I gained the expertise using which I could tide over the challenges. Keeping an open mind was the key to success. The trait taught during training regarding "quick adaptability" was a key factor that helped to tide over the challenges.

#### Second challenge of transition:

Funding the business was a big challenge. I realised that money, which is the blood-stream of any business, is a rare commodity.

#### How I overcame the second challenge:

My savings and my wife's savings were utilised for the initial expenses to take-off the business, like registration charges, travel expenses, advertisement charges in Mauritius, South Africa and Kenya, cost to make samples etc. The first orders were executed easily because the importers paid full amount in advance as they were very happy with my low pricing. The profits from the first and recurring orders were ploughed back into business, and that gradually created sufficient funds. Later on, I could convince the importers to open "Irrevocable Confirmed Letters of Credit, Payable at Site" and the banks were ready to provide advance for purchasing raw-materials/products, based on these firm orders. After the execution of a few orders successfully, suppliers also started to give credits.

#### Third challenge of transition:

After getting bed-ridden for a long time, the resources dried up and a crisis occurred. We had no money to pay rent and to pay salaries. And later on, the first business, exports, was to be closed. That was the biggest challenge of my life.



#### How I overcame the third challenge:

After the re-start, even the payment of rent of the office, and salary of three employees (Before the accident, I had 14 employees.) became very difficult. That time, to tide over the crisis, my wife's gold was pledged. Two course-mates came to my rescue at that point of time when I got my first government-orders for fixing carpets at the headquarters of Customs and Central Excise, at ITO, Delhi. Captain SS Bisht (He is no more now) who was the Security Head of IGNOU at Maidan Garhi, Delhi supported me once when I got this first large supply order for fixing carpets (after recovering from accident). He helped me using his new credit cards received from Citi Bank and Amex. (For carrying out the business of real estate broker for corporates, no investment was required to act as am intermediary between the parties.) Gradually, from real estate business with corporates/banks, and government interior contract work at New Delhi Municipal Committee, Krishi Bhawan, Udyog Bhawan, Nirman Bhawan, Shastri Bhawan, Indian Railways, NSG Manesar etc., my firm recovered financially. Banks started giving me 'Temporary Over Drafts' against work orders from government departments.

#### Lessons learnt in bullet points:

- Doing own business, and working for someone else, are two different ballgames. In business, either you get the full profits and loose the complete money. In job, you have nothing to lose, even if the company is in losses.
- For doing one supply/business activity, you require at least five times the money of one supply, as reserve. Or else, the supply chain tends to starve. (If the supply chain is very long, as in the case of exports by sea, the requirement of funds can be up to 10 to 12 times of one consignment because your money in the form of consignments/products are stuck in different places on the supply chain, starting from the raw-material in the store/factory, to the warehouses of cargo companies, to the storage areas of ships/cargo planes, and finally on the shelves of the showroom of the buyer.
- Having different sources for funding is a must.
- Having a standby arrangement of people to run the activity, in your absence, is very important.
- Retaining friendships with your friends will be of help during dangerous situations.



- Plan B and Plan C are required in business and real life as well, as they are required in battles/war.
- Thrifty lifestyle can help you retain peace of mind. Money saved is money earned.
- Every human being is not wired to become Tata/Ambani/Adani/Birla.
   However, by becoming small-scale/medium-scale business owners, one can bring prosperity into the lives of a few employees of the small company owned by him/her.
- Always take health/medical insurance and maintain the payments of premium when you are young. I HAD NO INSURANCE COVER AT THE TIME OF MY ACCIDENT, WHICH I REGRET EVEN TODAY. I never thought that I would require the same in life.
- The most important point is that one should have faith in ourselves. Our capacity of resilience has been multiplied by the military training that we successfully completed. Never loose hope in any dire situation. In any dire situation, how worst it is, there is something that can be done about it. Always think positive, and look for solutions. Results will follow. NEVER GIVE UP!

#### One piece of advice to the transitioning military officers:

We belong to the cream of India (I was one of 125 of my course-mates who got selected out of 250,000 UPSC applicants in 1982, which is 0.050% of the total number of applicants.) During the training period when we are competing with the best creamy layer of selected officertrainees of India, we are made to believe that we are no-one/'lost-cases', because the system of military works like that only due to the requirement in the battlefield! When you leave service, remind yourself that you are a part of the creamy layer, and belong to the 0.50% of the educated group in India. Please remove all the inhibitions in your mind, and catch the bull by its horn to tackle it because we are capable of doing so. Civilians are good in a very narrow spectrum only, to which they are constantly exposed, whereas we are exposed to tackle any volatile/adverse situations in the battlefield, that are dynamic and change frequently. Always remember the fact that we are the only entity in the country that exercise the three powers namely, Legislative, Executive and Judiciary. (As officers, we create SOPs and we create orders/instructions in the unit. We execute orders/instructions in the unit. We act as judiciary within the unit as we have judicial powers to punish wrong-doers in the unit. An example is

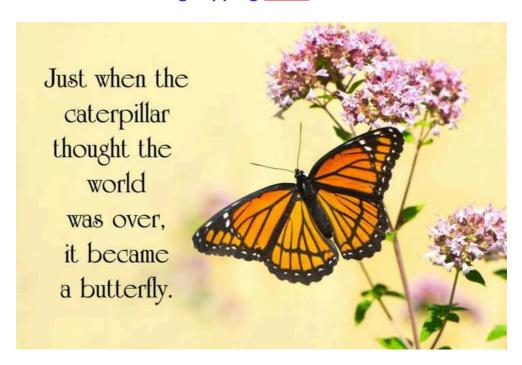


given here. I remember the day I imprisoned a soldier after court-martial procedure for three months rigorous imprisonment because he defiantly refused to execute the order of a JCO. Since the workshop did not have a quarter-guard, he was locked up in the quarter-guard of 10 Jak Li, which was an infantry unit of the brigade. I was officiating as OC then and was only a Lieutenant at that time. One can not imagine to wield this power and responsibility in civil life) We are the best in all fields, covering the entire spectrum of operations. This becomes a problem sometimes as we always find that we are quite focused and capable. WE NEED TO RESTRICT OUR ABUNDANT KNOWLEDGE AND ENERGY, TO RELEASE THAT ONLY IN THE NECESSARY QUANTITY IN THE RIGHT DIRECTION NEEDED BY THE CIVIL ORGANISATION. Post release/retirement, if we focus on our required skill-sets, we can do wonders. What is required is the necessity to adapt quickly, as per the needs of the organization, depending on the purpose of the existence of the organization.



**Capt John K Chandy** was commissioned from the Officers Training Academy into EME, from the SS-38 course. Post his Army tenure he has worked with many companies learning the trick of business. He has done multiple business before moving out to Ireland and acting as a promoter of Education in Ireland, through his venture Hepta Contino Inc

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### Theme Article

# "Mission 'Fit In': A Veteran's Guide to Corporate Success"

BY ANAND BHARGAVE Intro

"You're taking a huge risk, brother," they said. Snobbishly, I replied, "Risk taking is my second nature," and moved, disengaging from the conversation abruptly. But these words did haunt me during my transformative journey at IIM Ahmedabad, the blissful period after I bid farewell to my Olives and till I found myself donning jeans as my uniform and navigating the dusty, heated streets of one of the largest steel producers near Mumbai.

The journey has been nothing short of extraordinary, filled with learning, growth, and countless memorable experiences. There were moments of doubt, like when I found myself jolted awake at 3:15 AM in the pitch-dark nights of Wellington. The serene climes did little to calm my racing thoughts as I pondered, "Did I make the right decision?" Despite the uncertainties, my belief strengthened on the greatest lessons of my military life, **Greatest rewards come from the Boldest Risks.** 

Like any seasoned soldier, I approached the challenge with a simple mantra: **adapt, evolve, and execute.** It wasn't just about learning new things; it was about unlearning everything I thought I knew and upgrading my skills like a software update. This is the story of my journey—from military uniform to corporate attire—and the invaluable lessons I learned along the way.

#### The Art of Unlearning – Out with the Old, In with the New

Here's a truth bomb: The hardest part of leaving the military wasn't missing my brothers in arms or the rigour of daily drills—it was unlearning the very mindset that had served me so well for over two decades. This was my "Pehla Kadam". The military had trained me to be a "doer," a person who led from the front, made quick decisions, and got things done with efficiency. But in the corporate world? Well, let's just say the phrase "leadership through delegation" was the mantra. I had to let go of my "do-it-all" mentality and embrace the delicate art of collaboration.



The biggest lesson I learned was the importance of stepping back and letting others take the lead. Don't take me wrong! Army also favours delegation, but due to the operational requirements of Command and Compliance, it takes a back seat. Thus, my ego had to go on a diet. A psychometric test confirmed what I suspected. The test was like peeling an onion – layer by layer. Mission accomplished? Not quite. The analysis was just the beginning. With newfound knowledge in hand, I started to map out the skills I needed to level up. Not "leadership" and "discipline" (I had those covered), but things like project management software, data analysis, and communication. Ultimately, Corporates like military believes effective leadership isn't about doing everything yourself; it's about empowering others to excel.

### **Veteran Networking: The Recon Mission**

Next, I reached out to my fellow veterans as well as joined the groups including the "Forces Network" and started the process of Mantan. They became my "Recce" team, providing valuable intel on functioning of various industries like banking sector, consultancy, manufacturing, making me understand the corporate culture, connecting me to new leads and so many things proudly saying "Hum Hai Na Bhai". These conversations were eye-opening. I learned about the different challenges and opportunities in each sector and saw how my military experience could be an asset in ways I hadn't considered. These conversations were not just informative but also filled with humor and camaraderie. One veteran joked, "In the corporate world, the only thing that explodes is your inbox." Another quipped, "Remember, in meetings, the only thing you need to disarm is a tense situation." Best was "And for the love of all things, Anand, stop calling your boss 'sir' or Ma'am, unless you want to sound like a cadet." Their light-hearted advice made the transition smoother and less intimidating. I realized that my military skills were highly transferable.

### Crafting the Ultimate Resume—No Military Jargon Allowed

Creating a resume was a unique challenge. Posted in Staff College did not give me edge in doing so, cause in the corporate world, "mission objectives" don't translate to "key performance indicators." I sought professional help (Lt Col Prem Vas and Varsha Thapliyal) to ensure my resume spoke the corporate language and showcased my unique experiences without sounding like a war diary. Why So? Cause this being



a critical step, I detested a generic corporate resume. I wanted it to reflect my unique military experience. With their guidance, I highlighted my leadership, crisis management, and strategic thinking skills—without sounding like I was about to storm a battlefield. My resume became a hybrid: corporate in tone, military at heart. My leadership skills were a focal point. I showcased my ability to lead diverse teams under pressure, make strategic decisions in high-stakes situations, and inspire others to achieve their best. These experiences were translated into terms that resonate in the corporate world, demonstrating my capability to drive results and foster a collaborative environment. My goal was simple: Leverage my military-honed skills to make a significant impact in the corporate world.

### Prepping for the Corporate Battlefield—Interview Mode: ON

The most important milestone. I knew success required more than just showing up—it demanded mental, emotional, and strategic preparation. So, I reached out to Capt. Vinay (IN), who connected me with Mrs. Sonia Bout. She didn't just give advice; she transformed the way I thought. With her guidance, I refined my approach, sharpened my narrative, and aligned my military experiences with the corporate world. For weeks, I meticulously prepared my answers, drawing on real-life examples from my military career, making the experiences relatable. became the cornerstone of my preparation. Not just about rehearsing answers but believing in my journey and my ability to contribute meaningfully, no matter the setting. I also went the extra mile by interviewers LinkedIn. Understanding researching my on backgrounds helped me tailor my responses to resonate with their experiences and expectations. This strategic step not only boosted my confidence but also helped me build rapport during the interviews.

### Letting Go of the Ego – Mission "Fit In" Completed

I traded in my military uniform for a pair of jeans and stepped into the corporate world, ready to face a new set of challenges. But what I quickly learned was that being a corporate newbie was far from a smooth transition—it was like being a recruit all over again. At first, reaching out for help felt awkward. The idea of not having all the answers, of being vulnerable, was unsettling. And the hardest part? Letting go of the very ego that had been a pillar of my identity. Accustomed of leading with confidence, making quick decisions, and operating independently, I was



the one who now looked to for answers. But in this new world, I had to set aside that self-assuredness and embrace a very different kind of leadership—one rooted in humility. There were no "sir, yes sir" moments here. Instead, it was about collaboration, curiosity, and adaptability. I had to ask questions, listen carefully, and above all, seek guidance from others. It was a humbling experience, realizing that I didn't have all the answers and that, to thrive, I needed to learn from those around me. With IQ sir gate crashing my turmoil, landed me in Colonel Rajnish Kapur sir's ground of mentorship. What I learnt was phenomenal. I realized that asking for help wasn't a sign of weakness—it was a sign of strength. It took courage to be open and admit when I needed support. But in doing so, I found that vulnerability fostered deeper connections and helped me build a stronger, more collaborative approach to leadership. Mission "Fit In" wasn't just about adjusting to a new role or environment-it was about evolving as a person, shedding old layers, and becoming a better version of myself. And in the end, it wasn't just the mission that was completed—it was the beginning of an ongoing journey toward growth and self-awareness.

#### Conclusion

To my fellow veterans considering the leap into the corporate world: While it may not offer the same adrenaline as a firefight in Kashmir, the corporate battlefield is one worth conquering. The challenge here isn't just external—it's about shedding the ego that served you in uniform and embracing a mindset of growth. This new mission requires upgrading your skills, staying adaptable, and committing to lifelong learning. The rules are different, but the discipline, resilience, and teamwork you've mastered will carry you through. You've survived tougher battles. The corporate world may test you in new ways, but you've got what it takes. Stay focused, keep evolving, and trust that this new journey will lead to just as many victories.



**Colonel Anand Bhargave** (Retired) proudly served as a Gunner for 23 years and in 2024, decided to take Premature Retirement (PMR) to explore new horizons. Transitioning to the corporate world, he swapped his olives green for Jeans, and joined JSW's Dolvi Plant as the Assistant Vice President, Security.



# Theme Article

### FROM MILITARY TO THE CORPORATE

BY NOEL ELLIS

We had just returned from a 'gruelling' one year deployment after OP-PARAKRAM, when our defence forces had been mobilised for war as a consequence of the dastardly attack on our Parliament. As a DQ of an Armoured Brigade, mobilising the "Black Elephant" was the most satisfying and greatest learning of my life. The only regret was that we kept waiting for the code word to cross the border.

It was the foggiest December night when we went to the Div HQs to get the orders for the operation.

The move had to be by road and by rail. Moving troops and equipment form two different Military stations and from three different railway stations was a nightmare that too without CHTs (Civil Hired Transport). Coordination was of immense importance. We were now being deployed for India. Naam, Namak and Nishan was all that mattered. We as Staff Officers went all out to get things moving.

All this was done in complete radio silence and no mobiles. With no SSO (Station Staff Officer) or a Staff Capt, yours truly had to bite much more than he could chew.

Our little girl was about six months old. By the time we could reunite as a family after the operation, she had started to walk and talk. I missed her taking her 'first step' and calling out her 'first word'. It was a testing time. The task at hand was more important than the family.

That was the first time I thought that 'enough is enough'. It is time to settle in the civil street. "Fauj main there is no Mauj".

I got a call one day, to tell me that the Army has no vacancy for me. That very moment, I made a resolve that it was time to change tracks. Earlier the better.



MS branch which deals with postings, asked where would I like to go on my next posting? You ask for Ahmednagar and they send you to Srinagar, Nagar being common to both. So, I tried my luck and put in my request for Ahmednagar. They gave me Delhi from where I put in my papers.

The decision was very tough. I had long parleys with my wife who was in full support of my decision. She was ready to bear the brunt and stand by my side even after leaving a safe and secure environment.

Armed Forces Programme had just started at IIM Ahmedabad, where they were supposed to mould you before you got inducted to the corporate. I latched on.

IIM Ahmedabad ne 'Bhoot bana diya'. Those six months were like a 'mental commando course'. Imagine a person like me who could not make a power point presentation, was making two a day and learning Excel. IIMA made us analyse markets, taught us Marketing and Business Communication etc. They gave us a glimpse of what the corporate world had in store.

After completing the course, I did not find a suitable job. The revered professors hinted that we take up jobs related to security and administration, especially the forty plus senior lot like me.

I made a fantastic CV and shared it across all platforms. Naukri, Times job, LinkedIn and you name it. I learnt to chat on Orkut and Yahoo messenger. I became part of various Google and Yahoo groups for networking. However, no jobs were coming my way. From September 2007 till Dec 07, all was quiet on the job front.

To add to my misery, my pension was not being credited. The cost of IIM training and the family staying on rent was eating my reserves. PCDA Allahabad had sent my PPO to my permanent address, but mom had gone visiting my brother, so PPO was returned to originator by the post office.



I was getting desperate to find a job. Mind had started playing games. Behaviour had become erratic. Anger was at the tip of the nose. Frustration was setting in. Having such a varied and rich experience in the Army and now with a good qualification, plus having done Staff college, one started doubting ones own capabilities.

Then finally, in Jan 2008, almost one year after my release I got a call from Bombay. It wasn't a well-known company but it was the first job offer. I pounced on it.

It was an "infrastructure" company. The offices were located in a 20 storied building in the heart of Mumbai. Homes had been converted into offices. Quite unlike a corporate. My first surprise.

At 8pm, they said that the VCMD (Vice Chairman and Managing Director) will interview me. He was not more than thirty-five. One had to get used to a boss much less in age. Few people were still working. It was a problem, if I had to put in such long hours. My second dilemma.

What a swanky office the VCMD had. We spoke at length about his vision for the company and what he expected out of me. The vibes were positive. Finally, it was music to my ears when I heard, "join from tomorrow". Yahoo!!!!!

Now came the time to negotiate the "salary". There was this "Kharrant" MES Major saab who was their Head HR. The first question he asked me that had I done Staff College. How would it fit in the scheme of this company was my doubt. He quoted a figure which good enough and I didn't negotiate, my biggest mistake. He promised me a house with a fixed rent, which I later found out was part of my CTC. One must know how to negotiate his salary.

I had to look for a house in an area where my daughter could go to a good school and my place of work should be close enough. I was in for a surprise. Rents were touching the sky. Either I went to the suburbs and travelled by train to office or paid more and found something close by. Society charges and electricity was extra plus the fare for commuting. One was learning the ropes.



They gave me an exclusive cabin as my office. A desk top and a Black Berry phone with a company number with unlimited calls. Lunch was subsidised. Now you were on call even at odd hours.

The Major Saab who was handling the Admin and Security told me to get hold of the security first and handed over one file to me. It contained two 'contracts' with security agencies and their bills. I asked for the SOPs. This man frowned and told me that I had been hired for writing those. Shocks were never ending.

Do I have any clerical help I asked? There is no such help in the corporate, he said. You are your own Babu. Luckily, I knew how to type.

The second day I asked for a company vehicle to visit local sites. Take a train/bus/Kali-Peeli and claim reimbursement Col Saab, my boss said. Boy, this was Amchi Mumbai. Sorry sir, give me a vehicle or else here is my resignation. I got a car from the next day.

The first site I visited had about thirty guards. I asked for the Security Supervisor. They had none. The admin assistant used to perform those duties. 10 guards were absent. There was something fishy.

The security agency was being run by a friend of the VCMD. Now, how do I complain and to whom. Thefts were a daily affair. Within one month I terminated their contract. There were fireworks. Open threats came my way. I had to stay strong.

One had to deal with local politicians, goons and Police who were a total pain in the backside. Nothing moved without greasing palms. I told my boss, you do the greasing, as bribing was not in my blood. Or else, it is goodbye from me. He agreed again.

My eyes were opening wide. Life in the civil was a totally different ball game. Everyday was a new challenge. It was hard-hitting in the beginning.



I requested my boss to hire a few retired JCOs/NCOs from the Army, if admin and security had to be sorted out at sites, especially in other states. Vigilance and white-collar thefts had to be stopped. With great difficulty he agreed. In the same breath I got one clerk ex Navy also sanctioned. One had to fight and justify to the management that by hiring one person you are saving ten peoples cost to company.

I called upon my 'paltan' guys. 5 retired JCOs and a couple of NCOs from my unit were now my team. "Tehelka" as the word. Suddenly, there was transformation in the Security and Admin set up at every site. People started fearing the department. The company gained and many thieves quit their jobs. I started becoming popular.

I was told to organise an Admin and Security seminar at the HO for all sites. That presentation became the Bible thereafter. Suddenly, I was in so much demand to bring about changes in better management of people and SOPs at sites that the Head HR started feeling uncomfortable. "Uska angrezi main haath bahut tang tha". I could sense it.

One day my COO sent me a message to make a security plan for a site next to Haji Ali Dargah. It was an indoor stadium, co-located with a prestigious club whose members were retired and serving bureaucrats and the elite of Mumbai. There was a threat to NSCI club, I was told.

Having done a thorough physical survey of the area. I made a comprehensive plan for the security and safety including an evacuation plan in case there was an attack by terrorists by land, sea or air or a combination thereof. It was very well appreciated by the IG Police who was in attendance. A couple of months later 9/11 happened. They had intel about an attack but the location was not known. I felt very proud that I could anticipate such an attack. I wish that attack could have been thwarted before the damage those dastards did.

Three years with that company, having written all SOPs and made them ISO:9001 complaint, my boss was buckling under pressure, especially the way I handled complicated situations, which he couldn't. He started 'plotting' a plan against me. I knew by now how to handle things. I put in my resignation.



I joined another company the next day. Now, I was a "Mall manager" of a 16 lakh square feet mall with 21 food courts and 10 cinema screens and the best brands available in India. A new profile and another great learning. It was a 24x7 job and within a week many things got streamlined.

One year with this real estate company and the effects of the subprime crisis were visible. Real estate market crashed. The company started laying off people left right and center. By now, I knew how ruthless these guys are. They can 'hire and fire' anytime. I left them for a better opportunity which came my way.

After almost two years of struggle my pension got restored with arrears. Thank God. Kokilaben Ambani Hospital took me on board as their Chief Administrator. (Less the clinical administration), I had a big job to handle. However, travelling 3 hours up and down did not suit me. This job was paying beyond my expectations but travelling was taking a toll on me. One had to take a call again. Now one had got used to changing jobs. In the civil, it is very common to switch.

I got picked up by another company but had to move to a rural area. My daughter joined a 10+2 School within the colony. A beautiful house was allotted to me. It was a better organised company then the private ones. From the hectic life of Mumbai, one now had quality time with family. The place had lovely beaches and was in the heart of nature. It was a paradise.

My biggest challenge was to handle various politically connected labour unions and 'Aamdaars'. The security guards were unionised. Ex servicemen had become an undisciplined lot. That challenge was well handled.

Finally, I hung my "hush puppies" in 2021 after having hung my DMS boots in 2007. Life was not a cake walk in the civil. "Trust and faith" were one thing I found lacking in the corporate. There is no decentralisation. Power centers and politics was the name of the game. The boss kept feeling threatened when he saw the way you handled things. One had to deal with it.



'E-Mail bazi' was a basic tool to cover one's back side. Lies were spoken at the drop of a hat. Coming late for meetings was considered normal. Loose talk, back biting and encouraging spying over colleagues was quite unusual for a person like me but it happened.

No one had the guts to take things on the chin. Passing the blame and buck is very common in the corporate. Revenge is taken by stopping incentives. Beating around the bush was also quite common. If you can't convince then confuse was followed when people were in tight situations. A sad state of affairs.

People were paranoid while drafting letters or mails. Political correctness was an issue. Pleasing the boss took the front seat. Luckily for me, I was there to ensure discipline, so people respected me being from the forces. One could always hear a loud Jai Hind even after retiring from the Army.

There are so many good, bad, and even ugly stories to share. I maintained my dignity, worked with pride, and used the teachings and learnings from the Army to sail through. Now, I pursue my passion for gardening, writing articles and photography as my hobbies.

During my corporate tenure I could publish my book called "As life Touches me." Straight from a Colonel's heart which was another achievement of sorts.

How did these forty years fly by? I wonder!!!!!!



Lt Col Noel Ellis (retd) is an ex-NDA officer from 66th NDA course. He was commissioned in June 1985 into the Mechanised Infantry. Col Noel is a very vibrant writer. His articles relate to his deep experiences which he had as an Army officer. During his service he has interacted with numerous types of people, be it his colleagues, his seniors or his subordinates and each of his articles portrays that how vivid human nature is and how different their reactions to situations are. He is heavily into reading and leaves no opportunities to pen down his opinion about what is going on in the country.

You can read his Blog <u>here</u>
Please provide your invaluable opinion/feedback on this Article, by
clicking/tapping <u>HERE</u> - Editor



# **Theme Article**

### THE FAR PAVILIONS OF CORPORATE

BY KRISHNA RAJ

Post Monsoon 2019 - A challenging Port Appointment. The meandering roads of the Kaveri Basin lay serene as the cab cruised away towards the southern reaches of Pondicherry State. Meandering through lush green paddy farms dotted with groves of pristine Arjuna trees clutching the ground with interlocking roots, one could steal a glimpse of a grizzled Giant Squirrel darts across the shadows of the benevolent canopy, again later loomed another pristine Dutch heritage township of Tranquebar followed by Karaikal.



The idyllic Cauvery Delta;

Terminalia Arjuna,

Fort Tranquebar and The Delta

An old French town nestled in such surrounds beckoned quietly, about half an hour away. Time had gently poured down the melancholy hour glass, my move out of the Olive Greens as well as flying overalls, now looked like a distant past. This Port should be a welcome experience that one had to take in the stride; a new 'Port of Call' in civil life.

Silhouette- As the Sun set, the twilight underscored the outline of Lighthouse and the tall silhouette of Mobile Harbour cranes of the port clung desperately on the dull red sky. As the setting Sun took a plunge in to the haze hanging over the horizon of the sleepy French town of Union territory, Karaikal, trails into the darkness. Going further south to border of TN at Nagapattinam, the inky darkness of the starless sky is abruptly broken by the high mast lights as you arrive at the gates of Karaikal Port.



Despite the approaching night, the port remains active with a silent hum. Through the arrival and admin zone you reach the berths the aquamarine sea was calm but turning inky black underneath. At a distance you could make out something looming up...

A ship was moving silently out of the dark distance into the Tower mast lights dull glow on the sea. The channel was 11 Km long and with the Orange coloured master tug tugging at Merchant vessel, MV Crimson Minnesota the giant Panamax Coal vessel crept obediently in tow on an unseen line drawn on the blue water, lined on both sides by lighted buoys opening towards the deep and oblate Turning Circle in harbour.



The Minnesota had sailed from Borneo two days back, Laden with Black Gold. Reaching the deep end outside the channel in sea the ship dropped anchor and waited for the Pilot to board the ship and guide it in to the narrow channel. The wizened old Pilot had been a captain of Merchant vessel for twenty long years and he took charge from the Captain of the vessel at the Bridge. Two tugs by the side and one behind, the Minnesota revved up to enter the narrow channel. Passing through a very narrow port channel 6 miles long into the Harbour, "Straight ahead"... aimed the pilot as he steered the giant of a bulk carrier vessel flying the flag of Liberia carrying an unbelievable seventy five thousand tons of Kalimantan steam coal into the narrow channel barely 30 meters to spare on either side belying the calm surface appearance of the harbour waters.



#### Flashback...

Coming out of Uniform; it was a feeling of vast spaces in Civil life. I got into many things simultaneously.



Retirement Post Hobby- Fabricating a few Pristine Pdr 12 Napoleonic Cannons models from Molded Resin-Fiber and brass Barrels. In the Pic Brig KR is Posing with younger brother Col Deepak Nambiar.

#### **Out Of Uniform**

The run up to this senior level was a Mixed bag. Eight years back, when I left the services, I did undergo a bit of indecision as to what to pick up, whether to follow education line or the real estate line or any other line. There were four offers on my plate; it seemed rosy but it was not to be...

### I Failed a couple of times...

So as luck would have it, I did have certain ups and downs in the first few months, took up a voluntary stint in a real estate firm near my home town, but soon I realized that the options are better in more urban areas. The plum post was up for picking- A Campus Director for a Group of Institutes in Haryana. But after keeping me waiting for over two months the Director dilly dallied on the salary, never revealing his intent of paying only half of my expectation. It was my first exposure to civilian set up salary parleys.

Enthused by the initial offer in the bargain I started my PhD research and now in 2025 I am nearing a confident completion. The Campus Director fizzled out, yet I did get something positive there after all. Maybe after PhD I'll be able to take on a Pro VC appointment somewhere. Three months lost but no drop in spirits!



### Second Charge at the Windmills.

Then interestingly, I was offered a part business option by someone business man's Son known to me from my NDA days. Enthused by the entrepreneurial Offer right at the start, I was charged right up to the battery terminals!

I tied up my Cummerbunds and got down to work (WITHOUT PAY) I did some three months research in Agri business. Though the capital required was Rs 5 Cr, I had to put in only 10% of the Capital and get 20% of Profit after 4 years. It seemed inviting as I was to be a 20% partner in four years, and an employee till then. But it then appears that '10% of capital' would be nearly 80% of my retirement benefit! But No stopping now...

It was a Rice bran oil plant set up. Three months went by in deep dive and on my own steam; I was to work the set up in a remote area after all I would be a businessman! An Acre of Land in Warangal was not difficult to get that too set in the Godavari Basin rice bowl, 75 Km from City. A Crore of rupees for that, and the oil mill building and machines would cost another Crore and then the working costs would be needed.

Rice Bran Oil is lucrative business. Two months of research, slowly the hard facts revealed that for the **Agri- business** to work profitably, requires micro vision of the fluctuating rates.

It required the plant to hold 21 days Oil stock as reserve to be release into market when the base procurement rates went up by the marginal 20 paise. This meant we need to raise the initial outlay by another Rs 3 Cr to hold 40 Tankers of OIL ready for market while continually accepting Raw material from village farmers. Either my contributory corpus had to double or tenure as employee/manager.

When I realized the fine print it dawned to me that I was to manage the place with another acquaintance, do the business math and decide on sale or withhold tons of Rice Bran oil etc after scanning the newspaper every morning for procurement rates.



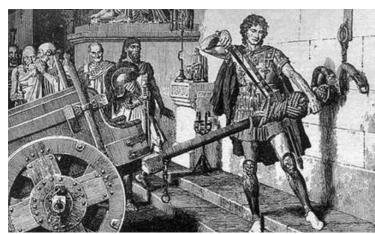
The venture was offered in good faith from a friend, but unsuited for a Fauji if one doesn't have deep pockets. Beware! Howsoever lucrative, deep businesses are not the zone for transiting faujis in green-field areas. In case if the firm didn't take off my 50% corpus would also be in Canyon. The two trysts cleared the fog of Job markets.

# I was now six months on my own steam and time was passing ominously.

An offer came by and I joined an NGO in Hyderabad as the Senior most employee - The GM.

### My first Corporate assignment

As the senior-most employee in a set up; Right out of Uniform, the primary responsibility appears to be 'Risk Management'. This 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...



Civilian Set Up- Un-like the Military up where risk set management in decision making flows and ebbs between two strict lines of operational of Peace time requirements. Apropos, where the Op orders of X or XX are set to a limit by the Op Instruction at XXX. Again,

in Military stations, the CFA limit is laid down. But in Corporate they are very large owing to the decision making bestowed upon certain appointments. The DM subset intersects with Financial and Legal parameters. Being in the NGO, that was running a Golf Club, a sports development set up, the Funds state was high.

The committee governs the establishment and there are even IAS officers as honorary members to 'attend' the Board meetings. While one set of senior Committee members may decide on a certain action of choosing so called positive contractors for a project, other phalanx of members may be vehemently against it and you as the senior-most staff are in a unenviable position of making a choice; and have to let your human instincts lead you.



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

At the NGO one got to know how to get a society put together, the Societies Registration act 1860 and rules came in as a deep understanding to the civil world. Today people are reaching out to me on how to start a Golf Club as a contributory organization, what support can the society so registered seek from the Govt admin etc. On the sidelines I also saw how even a Social leader the director or the president of the society would handle the junior most employee in the Club with decency and due regard. People beneath you may be financially a bit unfortunate but each one has something of value to teach another human being. If there is mutual respect there will be greater contribution from the subordinates that builds synergy.

Now I was getting noticed – After nearly two years at the NGO – Golf Club, I got two calls- One a role as Vice President Admin at a Private major Commercial Sea Port and another at a PSU on similar role. I decided to take the riskier option.

### Back to the Port that was my second corporate assignment

Ports are the Gateway to the Commercial economy. Majority of India's commerce, of the \$ Three Trillion Economy; 95% by Volume and 70% by value is conducted through ports. India has 13 major ports and 205 notified minor and intermediate ports. While Britain, Spain and France thrived in the 17th century, their European cousins Prussia and Czarist Russia was bereft of Warm water Ports. Empress Catherine of Russia waged long campaigns in the eighteenth century for warm waters of Asia; Later Romanov Dynasty and the Crimean war was much about Baltic ports and warm currents.

The Major Ports handle International and National trade cargo thus they fall under the International Ship and Port Facility Security Code (ISPS Code) and Safety of Lives at Sea (SOLAS) agreement obligations; India is a signatory to both of the agreements/code. In the administrative



department that includes Security and CSR/ Liaison, port are well advised to bring in an ex service officer with his experience in security and administration, liaison and public administration contact. The military experience adds to security requirements and officers are well suited to handle Port compliance requirements.

It was an interesting role; I was to 'Husband the operations' at one of the Major Ports of India. Admin, Operations, Security, Fire safety, CSR, Operational Health centre, Liaison with State machinery, Crisis Management, CSV etc.

I was selected as the vice president in the port facility and I served there through a good long stint. In due course of that time Crisis did come calling.

The PORT faced two cyclones in 2020-21 which had hit the Tamil Nadu Andhra coast which all of us must have heard. The two cyclones including the formidable cyclone NIVAR were devastating. During the cyclone I was very much present in the port controlling the recovery teams and ensuring minimum loss of property and life in the forefront as to say. The board member spoke to me during the cyclone peak, I had set up a war room in the Port- they were convinced!

### Courage in Danger is Half the Battle Won

This Cyclone response and relief went down very well with the board of directors and I was publicly honored by the board of directors in a written statement issued in the next board meeting. This virtue of the service officer where we learned to do our duty in face of all odds helped me tremendously while I was in the port and when the going gets tough you can prove yourself no end; at the edge of the sea.

Managing the port As a Vice President Admin was a challenging Task but with stevedoring being handled by a Merchant Navy Captain, who became a friend soon, things went smooth. One made a lot of friends in the Shipping zone. When attending High level meetings with Ministers and dignitaries at the Pondicherry State headquarters it had always been very educative tenure.





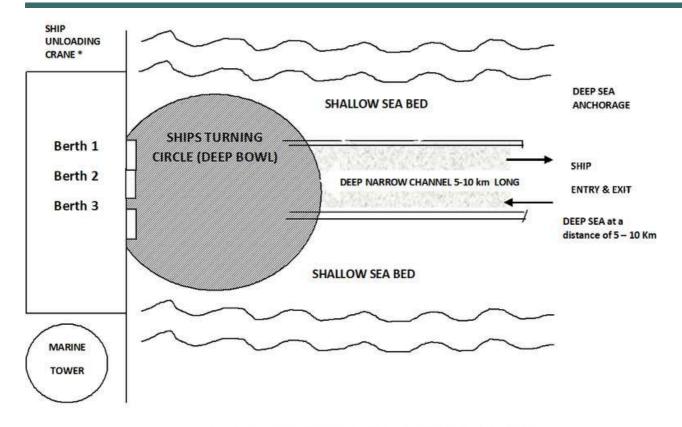
VP admin on a Channel Inspection of Buoys: The Port handled huge Panamax vessels of 80,000 Tons displacement with eighteen meters draft in turning Circle.

### Working at The Three Levels

Basic security involves technical monitoring and manpower issues. The peculiarities of a port layout call for primary orientation in three aspects. Firstly the need for experienced waterman ship oriented security personnel and supervisors; preferably an Ex-Navy person / petty officer could be suitable for the role. Secondly the ability of guards to be swimmers as the jetty and berths are manned by security personnel who may not be able to down life jackets on duty. Third but not the least significant is the ability to discern between local fishing boats and unknown boats with suspicious intent. The peculiar structural layout of the port is given here as a sketch. In order to allow ships that may have deep draught a channel is dug out into the sea right up to and beyond the anchorage area; they are marked either side with buoys that are anchored to the sea floor. Electronic security covers entire port with a CCTV network backed up by cameras on high masts lending a bird's eye view all over; complementing the high mast CCTV are the analytical cameras at the gates monitoring cargo vehicles. In addition the Port has an elaborate administrative back up of Horticulture section, Canteen facilities, Medical centre, hygiene and sanitation staff etc. to handle the two thousand plus staff moving in and out in three 8 hourly shifts or in day time schedules.

At a raised level of responsibility the role of service officers comes into play; their involvement can be sub divided into five aspects requiring foresight and compliance awareness.





SKETCH: PORT CHANNEL AND TURNING CIRCLE (DEEP)

### Working at The Three Levels

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First of there is the Navigation Safety at Ports Committee (NSPC) compliance. Ports in India are approved by the NSPC. The chairman of NSPC advises the central govt of safe entry berthing operations and exit from the port. The function requires coordination with the chief hydrographer and Director General of Light Houses and Light Ships for enhancement of safety of private ports. For a soldier moving out of uniform the responsibility would be an ideal one in senior leadership at any port. And the final word- Crisis management comes with foresight and pre planning that is second nature to the men in uniform of the Armed Forces; accustomed to leading from the front.



Farewell at the Port - Sep 2021.

### Onward to Hyderabad

While in the port I had two interview calls from Hyderabad. Six months apart. In 2021 this call came again and I took the opportunity. I joined the MNC in Hyderabad, which is into textiles. After the Real estate, NGO and shipping zone, Textiles was a wonderful change, spinning a yarn could be interesting. During my selection interview or interaction as they call it nowadays they also took care to speak to my previous employer and my boss who was the honorary secretary and president of the NGO and Golf Club who had something very good to speak about me and they were reassured. They also wanted to speak with my Military Boss who was now a Retd Army Commander, he gave me a Thumbs Up!! The HR was satisfied...



# In the corporate you become a quick learner as the norms are clear. If you do not make the cut, they are not going to carry baggage.

Textile as we all would know or many of us may not know that it is the manpower intensive third largest manufacturing industry in India. There is great number of textile engineers specifically doing this vertical which I in my studies zone; like Gunnery it's a Niche technology.



Left – Indep Day at Company 2022; Right Birthday celebrations at the Company

With a larger role some senior appointment with a few general managers under me so to say. With more than 170 employees and large area of responsibility including sensitive ones, central services ones, fire safety ones as well as liaison with local police authorities and the administration. So it is like running a small Township as the head administrator answerable to the director who is the head of the complete MNC outlet in the city.







#### Flashback...

It was in 2009 when fortunately after a successful command one was slated for a DS role at Army War College MHOW in the Senior Command Wing. My journey began in some form eight years before release...

While at MHOW, one was also detailed as the contact Instructor with IIM Indore. With Indian Institute of Management Indore as the Basic DS for SC wing IIM capsules, we held DM decision making capsules – here something bid me look beyond the Olive Greens. I saw the vastness of the corporate world, this exposure was a catalyst and I decided to prepare for my civil life. As a personal upgrade in professional life, right there I took up a PG Diploma in Human resource management from Devi Ahilya University at Indore; that was my first step towards empowerment, creating a window to gaze into the civvy-street.

One dabbled in writing as the editor of the SC wing weekly, following up close, I also did an M. Phil in Geo-politics from Punjab University in 2012. I got two civil qualification were under my belt quite early. After senior command wing tenure, one stint I had back in the aviation. Back in Flying Overalls, the tenure was eventful and rich in military reach. I had the option to go for commercial Helicopter license, one started off with DGCA exams and started clearing the Pilot qualification exams, started flying too. A life of corporate flying beckoned distantly.

Destiny had other plans; while I was clearing my Commercial Heli Pilot License CHPL, for commercial flying, I got approved for a Brigadier, for now taking the flying profession became far pavilions again. The Corporate Plum time of 42-45 years for colonel slipped away...

Then subsequently I commanded two operational Brigades. My quest for outreach didn't stop, while in service I took up LLB, UGC NET and HR qualifications. I had the opportunity to participate in seminars and, wrote articles in Editorials for the Hyderabad Newspapers on contemporary Geopolitical issues. As I was a keen reader, I could start up as a registrar in any university complex which is so many budding in the country, I passed UGC NET which is a competitive exam before taking up PhD research. I started my PhD studies in Punjab. The PhD research is in the field related to Geopolitics, It is still ongoing due to corporate work responsibilities.



I also had the option of taking up HR. So I had done PG diploma in HR from Devi Ahilya University. I took up Law as a full LLB course from Osmania University.. So one has prepared in some form or the other to face the challenges and to some extent I could say that I was reasonably empowered as far as the qualifications go, to take a step outside uniform. Brigadier-ship propelled me to the higher decision making role, but then the focus remained; it was a race against time. The challenge of going out into corporate zone was always nudging me and in 2017, I took up the challenge after successfully commanding two brigades. I finally put up my papers in July 2017 and took Early Release from the Army, moved out into the civil life.

••••

If moving out into corporate, preferably decide by 40 years of age, review your core competence, study the market, speak to those in corporate and empower yourself for about three or four years with suitably tailored up-skilling.



Once into the fray, it may not be fair to expect your military peers in corporate to pull you into their set up. Empower yourself, and once you come out some opportunity will seek you out. Remain Hopeful and keep moving, it's a race against time...



Brig Krishna Raj commissioned in 1987 into the Artillery, he opted for Aviation and joined Army Aviation as a helicopter pilot. He flew for 12 years with 1500 hours of operational flying. He has operational experience in The Kargil War 1999. He commanded his Unit in CT Ops Kashmir and subsequently commanded two operational Brigades. While in service he took up LLB, UGC NET and HR qualifications. He participates in seminars and, writes for the Hyderabad Newspapers on contemporary Geopolitical issues. He is presently undertaking PhD research in the field related to Geopolitics. In Corporate sector he has worked in the field of Port and Shipping, At present he is in the Textile and flooring industry in V P level Administrative post.







# Survey: Members Speak

As all of us know that the Military to Corporate Transition is no walk in the park. It is an arduous endeavour. Many of us at the Forces Network have very successfully negotiated and conquered this obstacle. Are you now comfortably settled as a corporate employee/ an entrepreneur or a freelancer?

If Yes - would you like to share your journey with others via an article? The aim of this is to share the learnings with the others in the community so that they may benefit from it.

### Here are the questions we asked them:

- 1. Share your Transition Tale
- 2. First Challenge of Transition.
- 3. How I overcame the first challenge
- 4. Second Challenge of Transition
- 5.How I overcame the first challenge
- 6.Third Challenge of Transition
- 7. How I overcame the first challenge
- 8. Lessons Learnt (In bullet forms 1,2,3, ..)
- 9. One Piece of advice for transitioning military officers
- 10. DOR: Date of Release



# Lt Col Shyam RS

Corps of Signal - Army
DOR: 2018
Total Service: 14yrs

People & Culture Leader: GVR Service & Project Business, India-Vontier/Gilbarco Veeder-Root

#### 1st Challenge: Knowing who I am: Self Awareness

I did a lot of introspection in finding out who I am. This step is very important, because if you try to cut, copy and paste the story of someone else, however flashy it might be, it may not be sustainable in the long run. It is advisable to know your interests, preferences, long term plans etc. To start with, I was sure about one thing. That is, not to start a business venture of my own. I know right away that I was not made for entrepreneurship at that point in time. Having known that, my preparation could narrow down a bit. Secondly, I started reading a lot from books, internet and magazines about various transition stories and options available for a veteran in the corporate world. I came to know that it is necessary to choose the right stream with respect to your experience in the Army. Resources like "What Colour is My Parachute" helped me in narrowing Thirdly, the decision to do an Executive MBA or the Directorate General of Recruitment, Ministry of Defence sponsored Management Course was staring at me. There is equal amount of solid reasons to support each. But considering the fact, that the sponsored course can be done during your service, I decided to go in for it. I must say, that it was one of the wisest decision at that point in time. IIM Indore is a great institution and our class was a mixture of officers from all three services with experience ranging from 10 to 32 years. The pedagogy of the course was equivalent to an executive MBA and the collective wisdom of the class made me wiser. During the course, I volunteered to be part of the Placement Committee. The experience that I gained in being in the committee was something that no books or course can teach. We were a bunch of five officers who gave our heart and soul to placement activity and it paid off. I must say here that there are certain resources/network which helped me in the transition: Forces Network- A network of more than 4000+ serving and retired officers, military to corporate(M2C)-placement site for veterans and LinkedIn. Apart from these, there are lot of veterans in the corporate world who are ready and willing to guide and help in need.

#### 2nd Challenge: Choosing the right field

Once I figured out who I am, choosing the right field was the next logical step. The insights I gathered in figuring out the first step helped me in choosing the right field. I chose HR considering my passion in helping people to be their best and deliver results. With the exposure I had in Armed Forces, I was determined to learn the various nuances of HR in the corporate world. I utilized my strength of reading as well as networking to understand how HR functions. The more I learned about HR, the more I was inclined to picking up HR as my top choice.



# Lt Col Shyam RS

Continued...

#### 3rd Challenge: Networking

Networking is the most powerful step for a transitioning military officer. In fact, without networking, the probability of getting the right role gets drastically reduced. Networking is both an art and science. It can be learnt and there are innumerable resources available to know how to do it right. Foe me, networking started atleast a year before my actual transition. I activated my connections and used their power of networks as well. My first job was partly due to my network. I joined Cummins as my company senior recommended me for the role. Companies take internal references seriously and it gave me a head start. Of course, one needs to crack the interviews but to get to that stage, networking plays a crucial role.

#### **Lessons Learnt**

- 1. First step is to answer the question: Why should I quit Armed Forces?
- 2. Second step is to know who I am
- 3. Third step is to choose your preferred field as per the insights derived from step two.
- 4. Fourth step is upskilling per your chosen field and to develop network.
- 5.All these 4 steps needs to be commenced before one actually transition. In addition to these steps, one must be prepared to learn and adapt to a new culture, which is largely different than the military. Be humble and become a "Jungu" again when it comes to enthusiasm and energy.

#### One Piece of advice for transitioning military officers

Be ready to learn and adapt to the cultural change.



## Lt Col Romil Barthwal

EME - Army DOR : 2020 Total Service : 22 yrs

CEO -Boots & Crampons Pvt Ltd

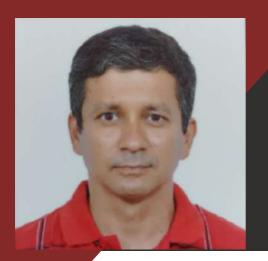
#### **Transition Tales**

The Beginning: A Call to Serve In December 1994, I stepped into the hallowed halls of the National Defence Academy (NDA), Charlie Squadron, with a sense of purpose and pride. The military wasn't just a career choice for me; it was a calling. Over the next 26 years, I served in the Indian Army, leading teams, scaling mountains—both literal and metaphorical—and embracing challenges that tested my resilience, leadership, and determination. From commanding troops in high-pressure situations to summiting Everest (8848m) and other peaks across the globe, the Army taught me the value of discipline, teamwork, and perseverance. But as the years went by, I felt a new calling—one that pushed me to explore uncharted territories beyond the military. In 2020, after a fulfilling career, I took premature retirement to embark on a new journey: entrepreneurship.

The Turning Point: Preparing for the Transition Transitioning from military life to civilian entrepreneurship wasn't an easy decision. The Army had been my identity, my family, and my way of life. But I knew that to grow, I had to step out of my comfort zone. To prepare for this leap, I enrolled in a resettlement course at the Indian Institute of Management (IIM) Lucknow. This program was a game-changer. It equipped me with the strategic thinking, management principles, and business acumen I needed to navigate the corporate world. More importantly, it gave me the confidence to pivot from a structured military environment to the dynamic, often unpredictable world of entrepreneurship.

The New Mission: Building Boots & Crampons With my newfound knowledge and a passion for the outdoors, I founded Boots & Crampons, India's premier mountaineering company. What sets us apart is that we are the ONLY company that conducts serious mountaineering expeditions around the world, including the Seven Summits—climbing the highest peaks on all seven continents—as well as expeditions to 8000m+ peaks like Everest, K2, and Kangchenjunga. But Boots & Crampons is more than just adventure tourism. We also specialize in actual team-building and corporate training programs, designed to instill leadership, resilience, and teamwork in organizations. Additionally, we run school adventure programs to inspire the next generation to embrace challenges, build confidence, and develop a growth mindset.

**The Road Ahead** Today, as I reflect on my journey, I realize that the transition from military life to entrepreneurship wasn't just about changing careers; it was about embracing a new mission. My goal is to continue inspiring others—whether through motivational sessions, mountaineering expeditions, or entrepreneurial ventures. To my fellow veterans considering a similar transition, my advice is simple: Believe in yourself, equip yourself with the right skills, and never stop pushing your limits. The discipline, resilience, and leadership you've honed in the military are your greatest strengths. Use them to conquer new summits, both in life and in business. Join Me on This Journey If my story resonates with you, let's connect. Whether you're an adventurer at heart, an aspiring entrepreneur, or someone looking to embrace a growth mindset, I'd love to hear from you. Together, let's climb new peaks and create a legacy of resilience and success.



## Lt Col Romil Barthwal

Continued....

Ist Challenge: Identity Shift: From Soldier to Civilian Challenge: After decades in the Army, my identity was deeply tied to my role as a soldier. Letting go of that identity was emotionally challenging.

I focused on reframing my identity by leveraging my military skills—leadership, discipline, and resilience—in my new role as an entrepreneur. I also sought mentorship from veterans who had successfully transitioned, which helped me gain perspective and confidence.

2nd Challenge: Navigating the Corporate World: The corporate world operates very differently from the military. The lack of structure and hierarchy was initially overwhelming.

My resettlement course at IIM Lucknow was instrumental in bridging this gap. It helped me understand corporate dynamics, business strategies, and networking. I also embraced a learning mindset, treating every challenge as an opportunity to grow.

3rd Challenge: Building a New Network: In the military, my network was built organically over years of service. Starting from scratch in the civilian world was daunting.

Actively participated in industry events, joined professional groups, and leveraged social media platforms like LinkedIn to build connections. I also reached out to fellow veterans and entrepreneurs, which helped me establish a strong support system.

#### **Lesson Learnt:**

Entrepreneurship is not easy like any corporate job it comes with own set of Pros & Cons. Discipline and Planning: In the Army, every mission begins with meticulous planning and execution. This mindset has been invaluable in running a business, where strategic planning and attention to detail are critical to success. Resilience in the Face of Challenges: Whether it's navigating treacherous terrains or overcoming business hurdles, the resilience I developed in the military has been my greatest asset. Leadership and Teamwork: Leading a team of 20 international members during the 2019 Everest expedition reminded me that leadership isn't about authority; it's about inspiring and empowering others to achieve a common goal.

#### One Piece of advice for transitioning military officers

Believe in yourself and leave the mindset of entitlement :-)

Trust in your ability and Sky is the limit



# Col Prem Rajpurohit

Armd Corps - Army
DOR: 2023

Total Service: 31 yrs

Founder-Thar Mizu LLP

**1st Challenge: Finding niche**Not taking the beaten path

2nd Challenge: Finding Clients

Perseverance

#### **Lesson Learnt:**

Self belief, macro world view, networking

One Piece of advice for transitioning military officers

Yes, "YOU" have it in YOU!



# Cdr Rupak Berry

Electrical - Navy DOR : 2010 Total Service : 22 yrs

Program manager-Guardinger technologies

**Ist Challenge: Job**Job in Kuwait and Pune

#### **Lesson Learnt:**

will be shared

One Piece of advice for transitioning military officers

Its going to be different



## Cdr Phani Chaitanya Malapaka

Met and Education - Navy
DOR: 2024
Total Service: 14 yrs

Program Manager -Adani Green Energy Limited

**1st Challenge: No Interview Calls**Speaking and connecting to people

**2nd Challenge: Which role to Join HR Admin Security IT Education sector** Shortlisted which roles I don't want to join.

# 3rd Challenge: Which position to join Senior Manager Associate Director Deputy General Manager

Couldn't over come. I have joined one designation below as senior manager when compared to equivalents. Thorough research on company organization structure required.

#### **Lesson Learnt:**

You will not get interview calls just by sending resume. Try to connect to hiring manager and recruiting manager and sell yourself. Shortlist which domain you want to work and do certification accordingly.

#### One Piece of advice for transitioning military officers

Wait for right time and opportunity. Don't under sell yourself Avoid FOMO. Have backup finances for 6 months to one year. There are good jobs in market. It's matter of time and space.



# Lt Nishu Miglani

Logistics - Navy DOR : 1999 Total Service : 7 yrs

Managing Director Search Quest Consultants Private
Limited

#### **Transition Tales**

I Retired as Lieutenant from first batch of women officers from Indian Navy in July 1999. I was clear what i wanted to do next so wef feb 1999 i started looking for jobs in corporate world so that i can gain experience and eventually set up my own business. I bagged opportunity with that time leading recruitment firm ABC consultants and then never looked back. Worked for 6 years in various roles leading recruitment fir engineering manufacturing infra sectors then move to leading global software accounts and telecom clients. Moved to Manpower group in 2005 via joint venture with ABC. Handled national head role fir technology recruitment and then started my own company in feb 2008. Since 17 years am running Search Quest Consultants where in we serve GCCs in BFSI sector and also manage CIO and CXO level roles across industries. We are rated as preferred recruitment partners with chosen clients

# 1st Challenge: To look for suitable role with engineering qualification and logistics background of Navy

By planning in advance that i should pick up job where operation and people management skills are used perfectly so i picked up job with ABC consultants for recruitment consulting

#### 2nd Challenge: To manage Mumbai stay within limited salary and Perks

I planned to stay in PG accommodation near my office and decided to work doubly hard to grow fast. I stayed without having dinner for one year and worked 18 hours a day.

#### 3rd Challenge: To prove my worth in corporate world coming from defence

I maintained disciplined and focussed Approach and ensured by proper planning I always stayed ahead of sales targets aligned and grew fast

#### **Lesson Learnt:**

My biggest lesson was that post retirement from defence one should enter civil world with zero expectations and be like clay and ready to be moulded with huge flexibility and just rely on honesty and integrity to success. Never say die attitude to be maintained always

#### One Piece of advice for transitioning military officers

Plan well in advance what one wishes to do in corporate world, dream big and then go after dreams to realise. Nothing is impossible remember.

Trust in your ability and Sky is the limit



# Maj Saurabh Srivastava

EME - Army DOR : 2012 Total Service : 5 yrs

Director -Clean Play Consulting Services

#### **Transition Tales**

In short - Army to mitkat to entrepreneurship to control risks and back to entrepreneurship 2.0

#### 1st Challenge: Creating own identity in the corporate world as a fresher

Networking and research

#### 2nd Challenge: Establishing own credibility after landing a job

Belief in one self aided by speaking out in open forums and events

#### 3rd Challenge: Getting invited as panelist / speaker to global events

Enhanced networking, trust building and relationship maintenance

#### **Lesson Learnt:**

- 1. No substitute / shortcut to success outside. Might work for a few, but fails for most;
- 2. Networking is critical as only then will people start knowing you;
- 3. Build a reputation for yourself through ingenuity and not copy paste approaches. Research and keep enhancing knowledge.

#### One Piece of advice for transitioning military officers

- 1. No shortfall for jobs outside, be picky on your first one. It will decide your flow.
- 2.Think like an entrepreneur / business owner and treat everything you do as though its failure will impact your family
- 3.Do not run behind money upfront. But have a minimum logical threshold that you want to start at.
- 4. Right Rig, Right Place, Right Time is vital. Add Right Homework as well. Know a company / individual before you visit them.



# Lt Col Jojo Jacob

Infantry - Army
DOR: 2022
Total Service: 20 yrs

PhD research student -Liverpool John Moores University

#### **Transition Tales**

First, I am grateful to Col Iqbal and Forces Network for enabling my transition. I was clear that I will transition at 20 years of service. Hence, preparation started almost three years in 2019. First aspect was that I did not just want another job. There were two areas of passion for me, Psychology and IT. However, in the initial stage I did explore various other options including supply chain management and facility management. To understand each domain better, I would connect with people in the domain which included cold calling. For every 100 requests, two to three would finally connect. Next was to undertake a psychometric evaluation by a fellow Veteran in the field. This enabled crystalising the thought process and aspirations. Finally, I narrowed down to IT as primary choice and Facility management as secondary choice. Psychology will continue to be a hobby learning. Second step was to understand the gap between where I am and where I need to be. I had no formal training, whatsoever in any aspect of IT. IT by itself is a vast field and through further research I narrowed it down to Data Science and Project management in IT. Though I was interested in coding, that ship has already sailed. That is when I got a chance to attend the webinar on ABCT by Forces Net. This was a turning point. Clearing the AZ fundamental certificate boosted my confidence and the possibility of a successful transition. This was the very basic cloud certification that opened the path. There are two things that we need to make the cut, experience and/or education. Any day, experience triumphs over education. While having both is the best combination, I had none. Hence, I started my quest for a degree in any of the IT domain. Further research lead me to join a PG Executive Certificate program in Data Science at Accredian (Then INSAID). I took it as an experiment to understand if I can learn it, this was not a university degree course and hence had limited validity in the job market. But fortunately, learning Data Science lead me further to learn Machine Learning and Artificial Intelligence. It took me two years for the process. In the mean time, I also embarked upon to do essential certification like, PMP, PRINCE 2 and those in Cloud domain. In Jan 2022, post understanding AI to some extend, I decided to bridge the gap further through a Masters Degree. I had limited options due to lack of UG degree in a related field or relevant experience. Fortunately, uPGrad had a MS from Liverpool John Moores University for an 18 month MS with University certificate and I took that on. Meanwhile, with transition just two to three months away, I put all the effort into networking and job search. This resulted in an opportunity with Dell Technologies in Feb 2022. There was an opening in their IT Consulting Business for an Migration Manager. This was an entirely new are for me. So along with MS, I spent time o understand the nuances of Data Center Migraitons. Fortunately, I had the offer before my Dining Out. In the three years in Dell, I became a Full Timer from a contract resource and also moved on to the Project Management Team. It was a great experience. Currently, I have moved on from Dell to be a student again. I have joined LJMU, UK for PhD in Al. As on writing this, the journey has just begun. I hope to achieve this in the next three years and move on further into research and teaching.



# Lt Col Jojo Jacob

Continued....

#### ist Challenge: Identifying the domain

Whiteboard exercise: can passion be turned into profession. Through introspection. Engage in conversation and feedback fro those in industry. Psychometric test.

#### 2nd Challenge: Convincing hiring team that non tech to tech transition is possible

Certifications in cloud computing and Al. Completing Maters in Al. LinkedIn profile building. Extensive networking and attending conferences

#### 3rd Challenge: Adjusting to corporate work environment.

IKIGAI. Spend time in understanding the reality. Took responsibility and initiative to learn. Followed the back to basic principles .

### **Lesson Learnt:**

- 1. Have a clear aim and time bound goals.
- 2. Keep ego away.
- 3. Follow the basic teachings and ethos of Army.
- 4. Do not throw around air of authority.
- 5. Take responsibility.
- 6. Make continuous learning a habit.
- 7. Be patient and flexible, world is changing faster.

### One Piece of advice for transitioning military officers

Have a clear aim, domain and goals. Be patient and flexible

I am grateful



# Lt Col Nimish Gupta

Signals - Army DOR : 2007 Total Service : 24 yrs

Director -EY (quit on 31 Jan 2025)

#### **Transition Tales**

I had got commissioned in Corps of signals and had got opportunity to work in various facets of Signals SI, EW/IW, WARDEC etc. it had dawned on me much earlier say after completing almost 15 years that I need to transition to another career in corporate, as my learning curve was going down and but had no answer to questions like when, where and what. I consulted a few and realized that, I would have to do MBA from a top Management Institute despite being technically qualified. did not want to join the telecom bandwagon or do admin or HR. However, getting into these institute has never been easy and require coaching. Fortunately, I was posted as instructor in MCTE and joined six months coaching classes in Indore for preparation. It was very tough, as I was a teacher in the morning and student in the evening. For six months, I probably would have slept for not more than 5-6 hours a day. I was always fond of reading and that helped. God willing, I qualified XAT (missed CAT by few marks) and also got study leave. I chose to specialize in Strategy and Marketing against every one's advice as I did not want to be in HR. However, I had to serve for 3 years post study leave and hence no campus placement. Despite being superseded in army by then, getting premature retirement was not easy, as I was in hi- tech appointment. As my career in army was coming to close, I had no job, despite being a graduate from St. Stephen's college Delhi, B.Tech. (Telecom & IT), M.E.(Computers) and PGDM from XLRI. When I first consulted on my resume from a very reputed person in HR, he bluntly told me "What do I bring to the table? there is no meat". I really did not get on the first instance but he later explained that first para should be "what I can do" with all my experience and qualifications. So finally, after lot of soul searching and consultation, I got my resume in some shape. In 2006, there were no such "Forces Network" like platforms and I had no contacts in corporate world. Finally, when you hit a wall, pray to God. But the Gods of the corporate world do not live in temples and they live in real world. So, I decided to write to all the Gods of the corporate world, like Late Ratan Tata, Anand Mahindra and you name it all. To my surprise all of them responded and had many interviews but job was still not in sight. I really thought, I am the person, with all qualification and hi-tech experience, which was not selling. I realized there is this perception of the army person of disciplined, hardworking etc., who needs to have two drinks every day (can you believe it) and possibly which comes from movies, relatives etc., but brings no to value to corporate job, except may be admin and HR to some extent. I can quote many instances but to keep it short God finally listened. One day I got a call for an interview from Star News (now ABP News), where I had never applied directly but reached them through someone, I knew or shared my resume. I had my final interview with then CEO Star News - Mr. Uday Shankar (now CEO of Star India) and he immediately hired me as AVP Star News, Star Anando and Star Majha (three news channels they ran then) and on my terms and conditions. I had no idea what to expect and media was a completely new territory. But I know I had to prove myself thin a month. I was heading five departments, was made the member of the leadership council but really had to work very hard - to unlearn, learn and relearn.



### Lt Col Nimish Gupta

Continued...

I then moved to Satyam Computers which had a scam and became Tech Mahindra later on. Somehow, I survived this transition and it was the most challenging time. It was again a new territory of ITES industry and I was Global Head of L & D and also Head of Recruitment, globally except Americas (term used to America & Canada). We had teams in many countries and had to understand their culture and learn working with people of different nationalities. My learning curve was really shooting up but I had to prove myself every time. Thereafter I had short stints NGO and Foreign consulting startup before finally joining EY. EY is a consulting organization and one really has to work very hard, every time, there is different client and domain. Army and Corporate are like apple and oranges. So, I had to first unlearn many things and one of those things is that people really do not know about army and army life, and hence there is no point talking about it. One has to accept their ways and talk their lingo to be accepted. There were many ups and downs. But one just needs to continue working and delivering. You do what you can, like there is no tomorrow. But there is really no short cut to hard work.

### 1st Challenge: Acceptability of the army experience in Corporate world

Unlearn, learn, relearn

### 2nd Challenge: Understanding the Corporate world requirement and learning new functions and domains

Learning from Peers, team members, taking regular feedbacks and working on them

### 3rd Challenge: To survive and grow

One needs to be politically correct in the organisation and communicate or be visible

#### **Lesson Learnt:**

Keep your eyes and ears open, hard work, collaborate and do not talk your army stories / experience

### One Piece of advice for transitioning military officers

First you should forget your rank and willing to unlearn



### Capt Naveen Kumar

ASC - Army
DOR : 2010
Total Service : 6+ yrs

GM Administration Crompton Greaves Consumer
Electricals Limited

### 1st Challenge: Getting the 1st break through

Spoke to many veterans, made a CV by myself after much research, floated my cv to many veterans and civil contacts but did not work, finally I applied and joined a PSU Bank to start my second innings after a break of 5 months. It was a huge struggle but i persisted and prevailed.

### 2nd Challenge: Meeting Financial needs

When I came to know that the PSU work culture was bureaucratic and not a place for merit & growth based on merit laterally atleast, then I took the next step of moving into private sector with a huge financial risk of moving away from stable income.

### 3rd Challenge: Career progression

Became go getter, problem solver, negotiator, change manager, optimiser, frugal ideas implementor, strategist, changed jobs and learnt new things at each company and moved on from Manager to General Manager and continuing

#### **Lesson Learnt:**

- 1. Willingness to learn helps.
- 2.Being flexible helps as we need to be customer centric and understand their needs, even if it is NO, say politely but firmly so that they understand it is a professional reason for you to say NO.
- 3. Keep increasing your influence circle by meeting people as makes you know new things.
- 4. Take more responsibilities and ensure excellence is shown in each responsibility.
- 5. There is no one answer to a problem so invent ways to find a solution.
- 6. Being from Armed Forces integrity is given so maintaining it is must.
- 7. Helping needy without any expectations keeps oneself self motivated to do more and more help.

### One Piece of advice for transitioning military officers

Take your Parents/mentors/ well wishers blessings and advice before deciding to enter into civil, keep your better half abreast about your plans & endeavours and most importantly once decided then trust yourself and move on.

Remember we are Officers and we know how to find a way, if we can do it with limited resources in our uniformed service, so creating it in civil is not that tough. God will bless. Best wishes and success to you.



# 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 IQBAL SINGH

Vandana Bhatia Palli, juggling between different literary professions, honed her skills in the publishing world, gradually carving out her niche. Over time, she ventured into publishing, founding her own organization, and establishing herself as a key player in the industry. Her expertise and network have earned her a reputation for not only fostering new literary talent but also creating a bridge between the world of publishing and new writers / prominent personalities. She has done the course conducted by Villgro and UNDP on Women Entrepreneurs. Recently, she completed a short course on Stress Management.



IQ: Please tell us something about your background prior to your marriage. Thereafter share with us your life in the army (if you were married then)?

**Vandana:** I hail from Jammu, the city of temples, and come from a humble family—my father a government officer and my mother a homemaker. Growing up, I dreamed big, initially aspiring to crack the MBBS exam. However, fate had other plans, leading me to pursue a B.Ed and an M.A instead. As luck would have it, I married an army officer, knowing only one certainty—that life would take me places through frequent postings. Becoming an army wife also meant becoming a part of AWWA(Army Wives Welfare Association), where I soon realized my responsibility toward the incredible sisterhood

within the organization. I embraced this role wholeheartedly, striving to contribute my best. To this day, I remain committed to supporting and serving our esteemed organization in every way possible.



Birthday celebrations with friends, 2001



# IQ: Share with us your professional journey. Narrate them in the chronological sequence.

**Vandana:** When I married an army officer, career options for ladies were largely limited to teaching in schools. Following the norm, I joined Army School Samba as a TGT English. Looking back, I realize that my professional journey has been a dynamic one—shifting between different roles at different times, adapting to what felt right in each phase. At times, I was an editor; other times, I worked part-time. Now, I finally feel settled, having nurtured my own publishing venture, Highbrow Scribes Publications, which I founded in 2018.

# IQ: Give us an understanding about you. Explain your current profile in detail? What made you decide to get into publishing?

Vandana: As I mentioned, I have always had the flexibility to choose a career path that aligned with my time, preferences, and priorities. As mothers, especially in nuclear families, we often place our children above our careers. I willingly embraced the role of a homemaker but never let go of my passion for creating a fulfilling home. Professionally, however, there was always a lingering question—

When and what next?



During the book launch in the World Book Fair at New Delhi, 2025.

In 2016, I took on a part-time role with a publishing company, which became the catalyst for launching my own venture. Interestingly, in 2015, a friend had encouraged me to take up work—an idea that seemed far-fetched at the time, though it gained much acceptance after the pandemic (work from home). Recognizing my dedication, she later urged me again to step into a part-time role. By then, my daughter was a teenager and became my greatest support. Though Highbrow Scribes Publications started as a one-woman army, today, I am fortunate to have a team that is as dedicated and supportive as my own family.

### IQ: What are the various aspects of publishing and how does Highbrow help authors getting published?

**Vandana:** In recent times, publishing has changed its course, "one can publish one's book on amazon in just a minute, upload a pdf & in other minute you're a published author!"

I often hear this and if publishing just meant that, the publishing industry would have sinked till now. But factually, it is booming at a fast pace. Publishing House in a wider sense offers a foundation to any writer to become an author - Author'preuner'. When we delve deep into different aspects of publishing, it involves editing, designing,



promoting, marketing & alike. We, at Highbrow, believes that a book is not just a file. It's a story, a message, and an experience.

- A good editor is not just superficial in his role, he immerses deeply in the story. He will understand the characters and the plot well and close all gaps, and it cannot be done by any AI tool. Editing has its own stages developmental editing, line editing and copy-editing followed by proofreading the final manuscript.
- Once the story is on track in terms of editing, it is formatted and type-set and make it to print-ready files. A professional layout, readable fonts and balanced space is required. A good look of the book leaves an impact.
- Since the book is now ready, we work on the cover design. Nowadays, apps like Canva have made everyone a designer but a point of focus here is that these apps are good for online designs but when it comes to a print version, we face a real challenge as these images crash many times while converting into print files. So, let the cover designers handle their job of putting the images and setting the color tones. As it is rightfully said, "A great cover tells the story before a reader even picks up a book."
- Now authors are mostly under the impression that marketing is taken care of when the book finally floats in the market, while any successful book till date has picked up when promoted right from the beginning of its conception. Building an audience takes time and the marketing strategy should be put right in place before the publishing, and hence it leads to proportionate sales.

At Highbrow, we take care of all these aspects aligning with the author. I would like to mention here that publishing is a creative work and no Al tool will be able to help anyone completely. We may use it wisely to some extent. As the market is flooded with various self-publishing options, we offer hybrid publishing, which is a mix of self and traditional publishing, where authors share costs with the publishers and get profits in the form of royalties.

# IQ: What is it that you look in book before you select it for publishing? Any life lessons that this experience has taught you?

**Vandana:** Yes, this is a very challenging task for us. Whether fiction or non-fiction, the manuscript should have a well-developed concept that keeps readers engaged. Every writer wants to hear good things about his work but then everyone can't be creative enough to draft a story. And if the story doesn't appeal to the readers' mindset or sends any message to the people, it is not worth publishing. Books that evoke emotions, inspire thought or provide valuable insights tend to resonate better with readers.

Secondly, the language should be strong and narration smooth with minimal grammatical errors that make it worth publishing. A well-defined writing style and subject matter expertise enhances the credibility of the author. The most significant part is that the authors should be willing to market their books as they are the face of their book.



Personally, I have evolved into a more patient person. An acquaintance once told me that impatience never yields results—it only leads to disasters. And if we are on the right path, nothing can truly stop us.

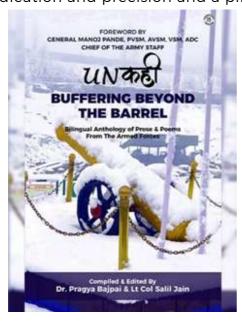
I mention this because many writers, after submitting their manuscripts, become restless, expecting the process to move at bullet speed. However, creativity has its own rhythm and cannot be rushed. Patience is the key. Additionally, diligence and consistency are just as important—sustained effort is what ultimately brings success.

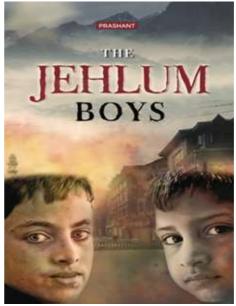
# IQ: Please share the details of some of the books that you have published and what makes them special or memorable?

**Vandana:** All our titles are standalone for me. And there are some which have gained the limelight. **Unkahi: Buffering the Beyond the Barrel** – is an anthology of prose and poetry and all its contributors are from the armed forces which makes it one of its kind.

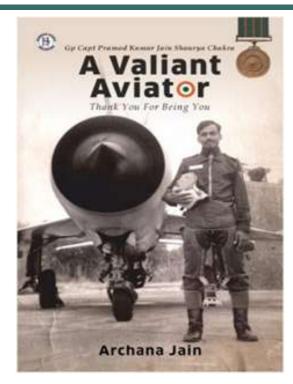
You'll find lakhs of books on Kashmir as the background but our title **The Jhelum Boys** gives the feel of a complete masala Bollywood thriller with a dash of love and friendship. You'll soon watch this on an OTT platform.

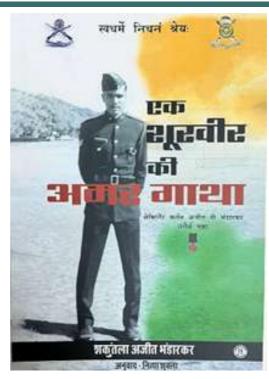
We have been able to touch the hearts of our readers by publishing the biographies of our war heroes - **Gp Captain Pramod Kumar Jain, Shaurya Chakra - A Valiant Aviator & Ek Shoorveer Ki Amar Gatha- Lt col Ajit V Bhandarkar, Shaurya Chakra.** We chose to publish these specific titles as I personally feel that there are many soldiers in Olive, Blue, and White who have sacrificed their lives for our nation but remained oblivion. If in any way, their stories can inspire our youngsters, our motto is fulfilled. While drafting these two titles, we underwent a lot of mental tribulations, as we also lived their lives for that particular time when these titles are under the process of publishing. So, all in all, publishing is a challenging journey that demands patience, dedication and precision and a pinch of empathy.











IQ: How important is it to understand your own passion and expertise and then decide to venture in that space? What are your views on this? How does one identify one's passion?

**Vandana:** I think understanding your passion and expertise before venturing into any vertical is crucial for long term sustainability and success. If we are passionate and disciplined, we will surely push through challenges and setbacks. We can only do justice to our work if we are taking anything up for a purpose – be it work or hobby.

Expertise comes with resilience and if you are an expert in your field, you can bring new insights and solutions for your personal growth as well as professional growth. I feel passion somewhere reflects your personality. It is a sort of selfself-assessment and selfreflection. exploration. We can't find the passion, it's not something hidden under the table, it is something you discover through your actions and experiences. Mostly, people struggle to find their passion. Look into what puts you on, what energizes you and even sometimes it can be something that frustrates you enough to fix it and end up into your passion. Here's what Ikigai looks at it as - "WHAT YOU LOVE. WHAT YOU ARE GOOD AT. WHAT THE WORLD NEEDS. WHAT YOU CAN GET PAID FOR." And here. every part is significant.



Some light moments at a National Park in Bangkok, 2017.



IQ: Tell us about your family including your parents and spouse. How did they shape your value system. Also share the role played by your family including spouse in your successful transition to a publisher.

**Vandana:** As I mentioned, I come from a strong background of government officers, with my father being one. He ensured we received the best education and instilled in us the principles that continue to guide me today. My mother, like any devoted woman, nurtured in me a deep sense of responsibility towards the family and passed down invaluable values.

Marrying an army officer introduced me to a whole new world, bringing about a tremendous transformation in me. My husband, Major Nitin, with his unwavering optimism, completely shifted my perspective. Initially, I saw myself as just an army wife, but he constantly encouraged me through every challenge, urging me to pursue what I love. As he often says, "Stay on the pitch, runs will come!"—and here I am, making my own runs, one book at a time.



At Varanasi, 2024.

### IQ: What are your future plans?

Vandana: I aspire to see my venture going global and we are working towards that. The publishing industry has undergone a tumultuous change post-pandemic. It actually opened up lots of avenues to discover. We are also exploring some other variations like residential creative writing workshops which is being conducted in March 2025. We are already into translations of different languages like Hindi, Bengali, Tamil, Marathi, Kannada, Telugu and many more coming up. We have a team of ghostwriters as well who can proficiently conceptualize your ideas and thoughts into a book. Recently, we launched one of our titles in the World Book Fair held in Feb 2025 in Delhi. We are already a part of literary festivals happening at different places in India. The current years aims at many more collaborations.



# IQ: Any advice for those budding authors who wish to get their first book published? How can they contact you?

Vandan: Here I would like to suggest that if you're wanting to be a writer, don't go to AI and ask it to process your thoughts. You might get a published book but that will be short-lived. Rather explore your creative mind, squeeze your creative juices and you'll get the best of your experiences in the form of a story and also if you're published, keep patience as publishing sector works at a snail's pace but consistency and nowadays visibility pays. I understand that everyone cannot be an expert on every segment and here you can rely on us. And lastly, it is very important to have trust in your support system (publishing company) as publishing is not just about books and brands – it's about creating lasting connections and experiences for readers.

Anyone can connect with us at <a href="https://highbrowscribespub@yahoo.com">highbrowscribespub@yahoo.com</a> or land on our website for communication contacts, <a href="https://www.highbrowscribes.com">www.highbrowscribes.com</a>

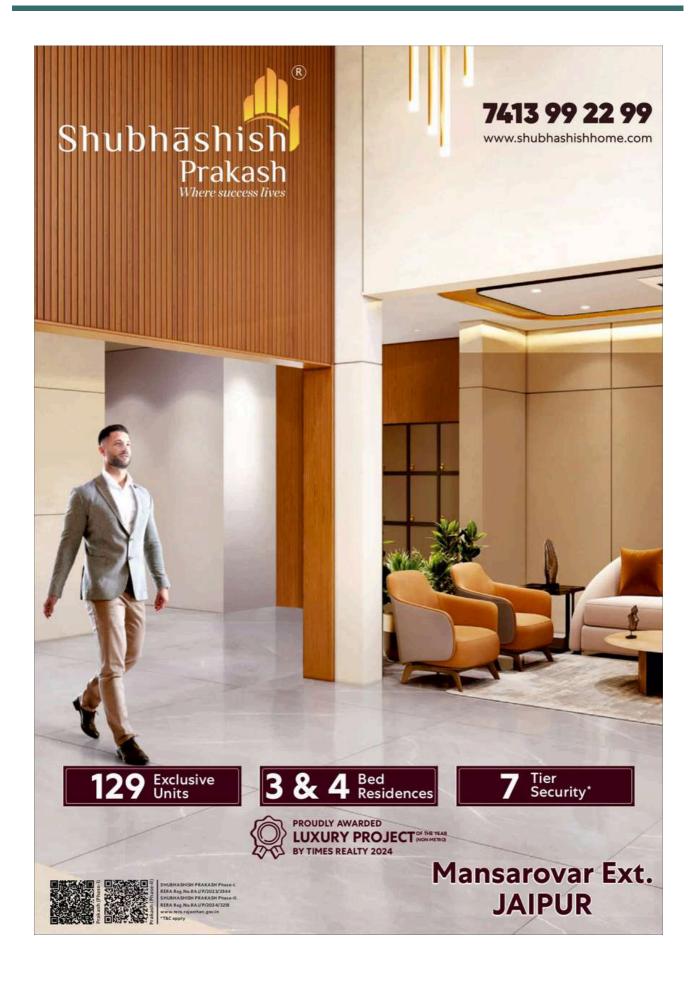
Also, if anyone is interested in contributing articles for our website, they can connect with us.



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 <u>HERE</u> - Editor







# ForceNetPreneur

Very few veterans take up entrepreneurship in their post military careers. We at the Forces Network wish to change that by showcasing veteran entrepreneurs who have gone to achieve success in their ventures. 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 veterans taking up entrepreneurship and become job givers rather than job seekers.

### IN INTERACTION WITH IQBAL SINGH

Capt Ankur Mehta is a leading voice in the Creator Economy, Ankur draws from two decades of experience architecting partnerships between Media Platforms, Content Creators, Brands and Communities. He has worked with Meta, YouTube Multi Channel Network (MCN), former EdTech founder. Ankur's commitment to innovation is evident in his advisory roles with growth-stage Web3 and MediaTech companies and his active involvement as a jury member for hackathons and mentor for startups.



IQ: Please tell us something about your background prior to joining the Army – I believe that you are an army brat. Tell us more.

**Ankur:** I was born in a military Hospital (Palampur) and lived my entire happy childhood in Military cantonments, playing sports, attending various army schools and living the typical army brat life. My father was a gunner officer, my mother a school teacher and I have an elder sister.

During my school years, I was an avid sportsman and played Squash, Badminton and Swimming at Regional and State levels. My superpower was track and field, where I competed at school national level. I also enjoyed and actively participated in debate competitions

From as far back as I can remember, I only wanted to join the army. In my grade XII, I gave my NDA exams, but sadly failed to make the cut in the entrance examination. Following this disappointment, I completed my graduation in Bachelor of Commerce from Allahabad University and gave the CDS exam for IMA. I was fortunate to get selected in my first attempt and was ready to join the Indian Military Academy, before my graduation third year results got published!



IQ: How was your army career? Share with us tenures, the highs and the lows. What is it that you learnt from the Army that helped you in your civilian career?

**Ankur:** I had a short, yet exciting military career. At commissioning, I joined my fathers regiment and joined my unit at the Op Parakram location. Following which, I served in Jammu & Kashmir and then a short tenure in Delhi with a Medium Regiment, before hanging my boots while serving at Delhi.

The highlight of my army tenure was getting commissioned right at the start of Op Parakram. Seeing the coming together of all Arms and Services for war readiness, the tactical and strategic planning at unit and formation levels, the 'Josh' amongst all ranks was an unparalleled experience for me. For someone who had dreamt of joining the army since childhood, being thrust into such a pivotal moment was extraordinary.

As for the low point of my military tenure, I dont recollect any such moment. Being in the Army was not a career for me, it was a lifelong aspiration that I was fulfilling. I was simply living my best life in the Army!

What I carried forward from the Army became the cornerstone of my professional identity. People skills, resilience, adaptability, problem-solving, decision-making under pressure, strategic thinking, discipline - these are not skills, but an approach to life. These foundations, laid during my formative years are the key traits that I carry forward with me from the army days.



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### IQ: You were a regular officer and yet you decided to quit the army? Share with us the motivation behind that?

**Ankur:** After seven years of service, I made the decision to leave the Army. It wasn't an easy choice, but I was driven by a curiosity to explore life beyond the military environment that had shaped me since childhood. Having grown up in an Army family and then serving myself, I felt a deep desire to discover what other paths life might offer. While I took pride in fulfilling my duty to the nation through military service, I was ready to challenge myself in new ways in the civilian world.





IQ: You began as a corporate employee. Please share in chronological order the roles and companies in your corporate career? How was the experience working in these companies?

**Ankur:** The chronological order of the companies in the corporate is as below

2008 - 2010: Head, Digital Sales at Zee Turner Ltd (Media Broadcast company)

2010 - 2013: Co-Founder, COO at A2V Infolutions Pvt Ltd (Entrepreneur)

2013 - 2016: Country Manager at Rightster Ltd (YouTube Multi Channel Network)

2016 - 2023: Media Partnerships and Growth at Meta (Facebook and Instagram)

2023 - Till Date: Co-Founder, CEO at MetaCogX (Entrepreneur)

I have had a rich experience of living and working in various countries outside of India viz, Ireland, Singapore, United States of America and Dubai. The experience of working in diverse business cultures has been transformative, demanding constant adaptation and growth. I've had the privilege of speaking at prestigious national and international forums, and collaborating with exceptional global talent has been one of the most enriching aspects of this journey

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

**Ankur:** As for my knowledge development, I completed a PGD in Management from the Symbiosis Center for Distance Learning, while still in the Army. After leaving the army, I enrolled in the PGDBM from IIM, Indore as facilitated through DGR.

As for my mindset, I adopted a learners mindset during the transition period and ensured that I remain nimble and open to the opportunites that come my way



# IQ: You were doing very well as a corporate employee. How did you become an entrepreneur/ a Consultant? Please share your journey in detail.

**Ankur:** In my experience, doing well as a corporate employee is additive to being a successful entrepreneur. I have been an EdTech entrepreneur in the past and my company was ranked as one of the Top 15 Educational Web Startups Globally. Having had a successful stint as an entrepreneur, I am excited about my current journey. Moreover, having worked with some of the leading brands of our times, I feel confident of creating an innovative and disruptive solution for the new media market, that I may not have been able to do within the constraints of a job environment.

At my current venture, MetaCogX, we are expanding on 3 key verticals - Consulting organisations on the emerging Creator economy and influencer marketing; Expanding on the event economy space for creators and brands; and, Establishing an apex industry body for the creator ecosystem. MetaCogX, currently operates between Dubai, India and Singapore markets

IQ: You are a big votary of the Creator Economy. What makes you so optimistic about that? Also, anybody and everybody seems to be making a YouTube channel, An Instagram account and X accounts – what would the future look like in this crowded Creator Economy?

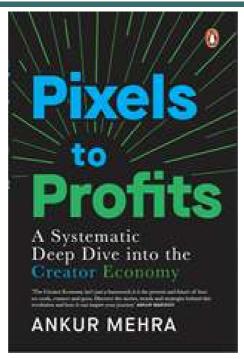
**Ankur:** The Creator Economy is currently valued at \$250 billion and is set to double in value to half-a-trillion dollars by 2027. Yes, trillion with a T!

With the democratisation of content creation and consumption the traditional broadcasting media organisations are not longer the gatekeepers of the industry. This industry is rapidly expanding and there is enough and more space for new creators/influencers to join the fray. Brands are increasingly decreasing their marketing spends on traditional media and are deploying funds in this new media format through branded content and ad-funded models. Additionally, there are many other avenues for creators to monetize their content through their loyal communities, irrespective of the number of follower count via, paid subscription models, merchandising, 1:1 sessions, premium content, courses, newsletters etc. Given the above, I am truly bullish on the evolving creator economy and I think that these are still early days for this ecosystem.

### IQ: You have authored a book on the Creator Economy which is being published by Penguin. Please tell us more behind it? What was the motivation to author this book?

**Ankur:** During my time in the army, like many of us, I was often deployed at remote locations with no connection with the rest of the world for days at end. For me and my team, the only way we could stay connected and entertained was through a portable radio. It was there that for the first time I realised the critical role that media played in our lives, not just endless, mindless entertainment, but also relevant news and information.





Embarking on my Author journey - Pixels to Profits

It was many years later when I joined the media industry, I truly understood the effort that goes in to deliver an impeccable experience to the audience. As time went by, content creation and distribution became more democratised thanks to mobile phones and access to affordable data plans. This development levelled the playing field between traditional, cost and infrastructure heavy media houses to a student-turned-content creator, with nothing more than a mobile phone camera and a story to be told. Content creation was no longer a bastion of the exclusive elites.

I am a deep sea diver. Diving is not just a passion; it has become a life lesson. When you dive in deep waters, the sights enthrall you. You're captivated by the beauty of mother nature all around. But unlike your neighborhood, the deep sea is an unfamiliar surrounding. You never know what to expect as you swim around each bend. The key is to know your equipment, maintain discipline, and enjoy the journey.

That is quite exactly how one could navigate the Creator Economy - as an emerging or aspiring creator or a small and medium business - the key is to know your equipment (product, audiences, platforms, data, algorithms etc), maintain discipline (posting frequency, community engagement etc) and enjoy the journey (mental and emotional wellbeing)

Having worked with more than 120,000 creators globally, from Surat to Singapore to the Silicon Valley, I've observed that many aspiring creators and small-and-medium businesses don't succeed because they haven't grasped the simplicity of the creator economy. Like diving, the creator economy can be truly life-altering. The challenge is to trust yourself, trust your craft, and dive right in

My book 'Pixels to Profits' is an attempt to simplify and democratize the understanding of the creator economy



# IQ: Is there a mindset shift required while moving from being an employee to a Business Owner/ Consultant? Can you share the details?

**Ankur:** Absolutely. There is certainly a mindset shift needed. As an employee you are hired for a specific role and are responsible for a certain part of the business functioning, it could be HR, Admin, Legal, Sales etc. But as a business owner, you are wearing all hats at the same time. Nothing is someone else's problem. While it can be very empowering to call all the shots, it can also be very intimidating for some.

Here are some key mindset shifts that are imperative to be considered before taking that entrepreneurial jump

- From Execution to Strategy
- From Specialization to Holistic Understanding
- From Fixed Income to Variable Revenue
- From Task Completion to Value Creation
- From Following Processes to Creating Systems
- From Team Member to Leader

# IQ: How important is it to understand your own passion and expertise and then decide to venture in that space? What are your views on this? How does one identify one's passion?

**Ankur:** Passion and expertise are the cornerstone for ensuring sustainable business success. When you build a business around what you're genuinely passionate about

and skilled in, you bring authentic value and stay motivated through challenges. Your expertise becomes your competitive advantage, while your passion fuels the persistence needed during difficult times.

To identify your passion, reflect on:

- · What activities energize rather than drain you
- Topics you naturally gravitate towards learning more about
- · Skills others regularly seek your advice on



Shark Tank - of a different kind!



### IQ: To be a successful in the Creator economy what are the traits and skills that one needs to succeed?

**Ankur:** Veterans already possess many valuable traits that translate well to the creator economy. The Creator Economy doesnt have any barriers to entry. You can leverage the creator economy in many ways - As a creator, as a subject matter expert, as a small business owner, as a brand manager, as a C-suite executive, as a marketer or as a community manager. For a further deep dive on your options, please feel free to contact me!

# IQ: What message would you like to give to transitioning military officers who wish to make a career in the Creator Economy?

**Ankur:** Turn your military experience into your unique advantage. The creator economy isn't just about creating content – it's about leading, inspiring, and building communities, skills you've already mastered in service. Your military background gives you a distinctive voice and perspective that few creators can match.

The transition might seem daunting, but you already have the core qualities needed to succeed - discipline, leadership, and resilience. The rest is about learning new tools and channels to deliver your message.

# IQ: Tell us about your family including your parents. How did they shape your value system. Also share the role played by your family including spouse in your successful Transition?

**Ankur:** I had a very happy childhood and come from a typical middle-class family from the 70's. Both my parents were in government service, Dad was an Army officer and Mom, an English teacher at Kendriya Vidyalaya (Central School). I have one elder sister, who is also a military veteran (Ordnance officer), married to a famous musician, from the erstwhile Euphoria band and happily settled with a teenaged son. My wife is a homemaker and we have a teenaged son, who is preparing for college soon.

I have been very fortunate that my family has always been very supportive of most of my big life decisions. Whether it was leaving the known environs of the military cantonments for the unknowns of the civvy life, or whether it was leaving a comfortable job at Zee to start my own venture, or even coming back to India from a well-settled life in the US while working at Meta, turning into a full-time author. I am truly grateful for the support and the confidence that my family has had on me.





### IQ: What are your future plans in the Digital Economy space?

**Ankur:** Anywhere you look, the digital economy is just getting started - whether it FinTech, EdTech, MediaTech, TravelTech or any other industry. My chosen forte is the MediaTech space and I am confident that media consumption is only going to increase with the passage of time.

The creator economy is the driving force and is expected to be a \$500 Bn industry by 2027, almost doubling from \$250 Bn in 2024. This growth is fueled by several key factors: the rise of short-form video content, the increasing sophistication of creator monetization tools, and the shift in advertising budgets from traditional to social media influencers. What's particularly interesting is that micro and nano influencers, who make up about 75% of this market, are showing higher engagement rates than celebrity influencers.

Yet, this is still a highly unstructured industry facing several critical challenges. Brands struggle with influencer discovery and verification, ROI measurement remains inconsistent, and there's no standardized way to evaluate content quality or audience authenticity. I am keen to build an AI-supported product-led solution that addresses these pain points. Additionally, as a thought leader, I will continue to bridge the knowledge gap within the industry

Details of my book for pre-order and author website link is as below:

Pre-Order - [<u>LINK]</u> Author Website - [LINK].



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# **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.







Pond Heron - Pic taken on 3 Feb 2025 @ Captain's Camp, Sirsi (Karnataka)

By Capt Sujay Hegde



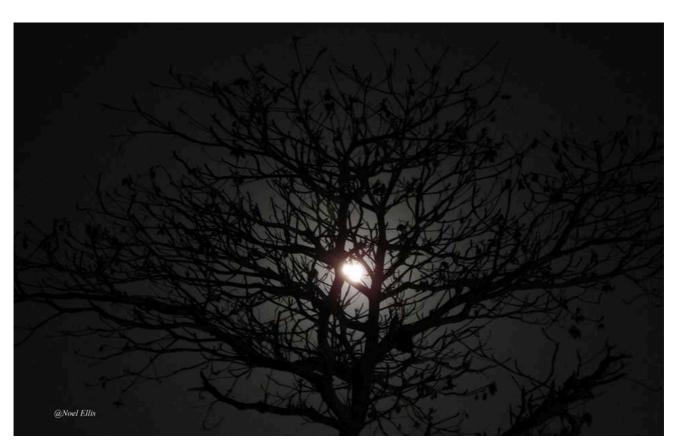
Leaf Insect - Pic taken on 18 Jan 2025 @ Captain's Camp, Sirsi (Karnataka)

By Capt Sujay Hegde





MAGHI PURNIMA through my lens -By Col Noel Ellis







Colours of Basant make my ♥Dil Khush♥ -By Col Noel Ellis





# **Stars On The Horizon**

Children of Defence Officers have the capability to excel in various fields, owing to their extensive exposure resulting from frequent transfers and change of stations. They possess very high adaptability skills, and immense potential as individuals. In this series we plan to showcase the achievements of such children of the members of Forces Network who are on the path to carve a niche for themselves through hard work, grit and determination, so as to provide adequate motivation to the others.

### IN INTERACTION WITH IQBAL SINGH

Mr Siddharth Chaturvedi is son of an Army Officer. At just 24 years old, he launched his first wedding planning company, Dream Genie Entertainment. Subsequently he launched a tech based planning company called 'Spreeh'. Spreeh is modernizing wedding planning. Spreeh is a premium, end-to-end wedding & events platform that simplifies wedding planning by leveraging technology and a curated network of 5,000+ trusted vendors. It stands out with its exclusive wedding deals, transparent pricing, and cost-saving approach.



IQ: Please tell us something about your background, your parents, your schooling and subsequent professional education?

**Siddharth:** I come from a background deeply rooted in discipline, integrity, and perseverance, having been raised in a military family. My father, Lt Col Sudhanshu Chaturvedi, instilled in me the values of hard work and resilience. My mother, Naveena Chaturvedi, has been a constant pillar of support, ensuring that I grew up with a strong sense of responsibility and vision.

I completed my schooling at SVKM JV Parekh International School, where I developed a keen interest in leadership and entrepreneurship early on. I dropped out from college early to begin a career in Events starting off as an intern and eventually being an integral part of one of the biggest event planning companies in the country.

IQ: You decided to become an entrepreneur and started Spreeh and NOT take the conventional route of taking a job. What were the reasons for the same?

**Siddharth:** I always knew that I wanted to create something of my own. My journey in the wedding industry started young when I worked with one of India's most renowned wedding planners, MEW. This experience gave me a deep understanding of the industry and its challenges.



In 2020, at just 24 years old, I launched my first wedding planning company, Dream Genie Entertainment. I had the privilege of executing an international wedding in Bahrain at the peak of COVID, making me the youngest wedding planner to achieve such a feat. Dream Genie managed a GMV of over ₹75 crores, proving the scale and impact of well-executed wedding planning.

However, I soon realized that the industry lacked an organized, technology-driven approach, which led me to start Spreeh, a wedding planning platform that bridges the gap between vendors and clients through automation, transparency, and efficiency.



Q: How has been your experience of having been an entrepreneur? Do share the journey the highs as well as the lows.

**Siddharth:** My entrepreneurial journey has been a mix of challenges, growth, and immense learning. I started in the wedding industry by working with a renowned wedding planner, which gave me a deep understanding of high-end event execution. This led me to launch Dream Genie Entertainment, my first wedding planning company, where I managed over ₹75 crores in GMV within 18 months.

The transition from wedding planning to building Spreeh was a completely new challenge. One of my biggest highs has been seeing Spreeh generate 1000s of wedding leads and also reaching a GMV of over 2 Crores. However, converting every customer lead is challenging due to weddings being very highly personal and trust based. Convincing premium vendors to trust technology and making digital adoption is also an uphill task. Balancing high-net-worth client expectations with operational efficiency has also been a constant learning curve.



Despite the challenges, the impact Spreeh is making in modernizing wedding planning is deeply rewarding. The ability to create, innovate, and transform an industry I'm passionate about is what keeps me going.



# Q: How has been your experience of having been an entrepreneur? Do share the journey the highs as well as the lows.

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Despite the challenges, the impact Spreeh is making in modernizing wedding planning is deeply rewarding. The ability to create, innovate, and transform an industry I'm passionate about is what keeps me going.



# IQ: Tell us something about your venture "Spreeh". What is your mission? Who are your target clientele? Any business insights you gained from your experience so far?

**Siddharth:** Spreeh is a premium, end-to-end wedding & events platform that simplifies wedding planning by leveraging technology and a curated network of 5,000+ trusted vendors. From venues to entertainment and photography, Spreeh ensures every celebration is executed with precision and passion.

We are also building Spreeh as a B2B SaaS platform, designed to bring efficiency, transparency, and automation to the wedding industry. Our mission is to modernize wedding planning, making the process seamless for couples, wedding planners, and vendors alike. Our target clients include high-net-worth individuals (HNIs) looking for luxury weddings, wedding planners who need a centralized vendor management system, and premium vendors seeking high-value bookings.

Through my experience in the industry, I've learned that wedding planners are key decision-makers, and partnering with them has been crucial to our growth. Additionally, personalization and transparency are what today's clients demand, and technology is rapidly transforming the way weddings are planned and executed. With Spreeh, we are building a future-ready wedding ecosystem that blends tradition with technology.

# IQ: What is the USP of Spreeh? How do you differentiate your business from competitors?

**Siddharth:** Spreeh stands out with its exclusive wedding deals, transparent pricing, and cost-saving approach. We ensure no hidden costs or inflated prices, giving clients direct vendor negotiations for the best rates without compromising quality.

Our 24/7 concierge support provides seamless coordination, handling last-minute changes and ensuring a stress-free experience. Clients benefit from free vendor availability checks and direct communication, eliminating middlemen and enhancing trust. With personalized, end-to-end planning, we match clients with wedding teams that suit their vision, ensuring a truly customized experience. Our budget-agnostic approach guarantees that wedding costs don't exceed 10% over budget, maximizing value.

Most importantly, Spreeh offers a No-Cheating Guarantee—ensuring 100% vendor transparency and eliminating risks of fraud or mismanagement, making wedding planning secure, seamless, and stress-free.

Spreeh is also building a B2B Saas Platforms primarily for wedding planners to make wedding planning organized, tech driven and efficient, completely transforming the industry.



### IQ: What qualities do you look for while hiring employees?

**Siddharth:** At Spreeh, the most important quality we look for is problem-solving ability. The wedding industry is fast-paced, unpredictable, and requires quick thinking to tackle last-minute challenges. Whether it's handling vendor delays, managing high-net-worth client expectations, or ensuring seamless event execution, we need a team that can analyze problems, think creatively, and act decisively under pressure. Beyond that, we value adaptability, as trends and client demands are constantly evolving. A customer-first mindset is essential, as weddings are deeply personal, and attention to detail can make or break the experience. Lastly, we seek individuals who are technology-driven, as Spreeh is at the forefront of digitizing wedding planning, and innovation is key to our success.

IQ: How important is it to understand your customers? What is a typical customer journey of your customers? What are your various touch points and how are you ensuring customer delight at each of those touch points?

**Siddharth:** Understanding our customers is at the heart of Spreeh's success. Weddings are deeply personal, and every client has unique preferences, expectations, and challenges. By focusing on personalization and transparency, we ensure that customers feel heard, valued, and stress-free throughout the planning process.

The typical customer journey starts with Clients coming to us with requirement. Once they shortlist options, our recommendations help them find the best matches. From negotiations and bookings to final event execution, we provide constant support through our 24/7 concierge service. Our key touchpoints include pre-event planning, real-time event coordination, and post-event feedback, ensuring a seamless experience at every stage.

### IQ: Where do you see your business growing to in the next 5 – 10 Years?

**Siddharth:** In the next 5-10 years, Spreeh aims to become the go-to platform for premium weddings and events globally. We are expanding into international wedding destinations while strengthening our technology offerings to make wedding planning smarter, faster, and more efficient.

Our goal is to build a fully integrated wedding tech ecosystem—one that includes Aldriven vendor matching, automated budgeting, contract management, and seamless guest experiences. We envision Spreeh as a one-stop platform for wedding planners, HNI clients, and top-tier vendors, making luxury weddings effortless and stress-free.

### IQ: How do you keep up with the newer trends in the MICE/ Events industry?

**Siddharth:** The wedding and events industry is constantly evolving, and staying ahead requires continuous learning, networking, and adaptation. At Spreeh, we keep up with trends by attending global wedding expos, collaborating with top-tier wedding planners and vendors, and analyzing customer behavior through AI and data analytics.



We closely monitor emerging luxury wedding trends, sustainability in events, and new-age digital tools that enhance guest experiences.



# IQ: If you were to advise someone who plans to start a similar business like yours what advice would you give them?

**Siddharth:** Success in the wedding industry comes from solving real problems, building trust, and embracing technology. It's not just about planning events but creating seamless, memorable experiences. Strong relationships with vendors and clients are key, and credibility will set you apart. The industry is evolving, and those who blend innovation with tradition will lead the future. Most importantly, patience and consistency are crucial—scaling takes time, but long-term vision ensures lasting success.

# IQ: What role do you see modern technology playing in your business? Are you using any new technology or else what are your plans to use them in the near future?

**Siddharth:** Technology is the backbone of Spreeh. We are transforming wedding planning through AI, automation, and data analytics to make the process more seamless and efficient.

Currently, we are working on Al-driven vendor matchmaking, automated budget tracking, real-time guest management, and digital contract solutions. Looking ahead, we plan to introduce immersive digital walkthroughs for venues, blockchain-based contract security, and predictive analytics for customer preferences.

The future of weddings is tech-enabled, data-driven, and highly personalized, and we're at the forefront of making that a reality.



### IQ: Can you share an example of a tough decision you had to make and how you navigated it?

**Siddharth:** One of the toughest decisions I made was transitioning from Dream Genie Entertainment to Spreeh. As a wedding planner, I had built strong relationships and executed large-scale luxury weddings, but I saw a bigger opportunity in creating a tech-driven solution for the entire industry rather than just managing individual events. It was a risk, but staying committed to the vision and continuously adapting to industry is helping us navigate the change successfully.

IQ: Do you think your army upbringing helped you navigate your professional challenges better? Please elaborate a little more.

Siddharth: Absolutely. Growing up in an army family instilled in me discipline, resilience, and adaptability-qualities that have been invaluable in my entrepreneurial journey. In the events industry, last-minute challenges, high-pressure situations, and demanding clientele are common, and my ability to stay calm under pressure and find solutions quickly comes from my upbringing.



Moreover, leadership and teamwork were core values I learned early on. Running a business, especially one that requires coordination between multiple stakeholders, demands the ability to lead with confidence while empowering a strong team. My army background has given me the mental toughness and strategic thinking needed to thrive in the fast-paced wedding industry.



Lt Col labal 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.







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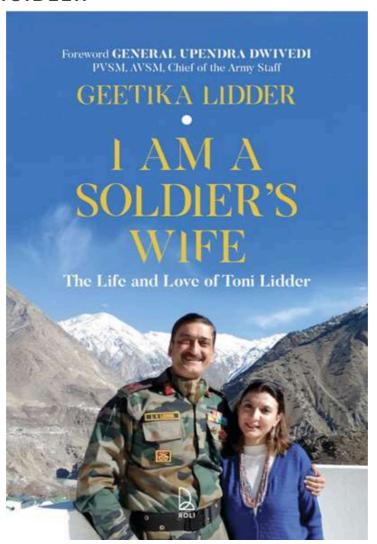
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# **Book Review**

# I AM A SOLDIER'S WIFE- The Life and Love of Toni Lidder

BY SAJAN MOIDEEN



#### **About the Author:**

Geetika Lidder is a fourth-generation member of the armed forces. A sapper's daughter and an infantry officer's wife, she has welcomed life with open arms and takes in her stride the highs and lows it serves her. She has a bachelor's degree in Computer Hardware from Fergusson College Pune and a master's in Business Administration from Pune University. A trailing spouse, Geetika has over 25 years of varied work experience – the Indian Express Newspapers, the ITC Hotels, Amartex Industries, ICFAI Business School, Avalon Aviation Academy, GMR, Delhi School of Communication, etc. She began teaching at the Shri Ram School in Delhi in 2013, followed by a three-and-a-half-year stint at the QSI American School in Astana, Kazakhstan. Ever since her return to India in 2017, she has anchored at the Shri Ram School, where she is now the Vice Principal of the Junior School. She stays in Delhi with her daughter Aashna.



This book is special and personal for me. Brig Lakhbinder Singh Lidder, SM, VSM, was a course senior to me in the Academy and we were part of the same Staff College Course at Wellington. We had a friendly bond, he had come to visit is at my ancestral village in Kerala during a break and much later, a year before he left us, I had the privilege of carrying out the career counselling his daughter. That was my last interaction with him. I vividly remember the news of the crash and my WhatsApp message to him at 2 pm on 08 Dec 2021- 'Aap theek ho!' was never replied to. Geetika's poise during those 3 days of funeral ceremonies and her interaction with media were too much for me to bear. She just carried it off with so much grace despite having lost everything - a lesson for many, how to face grief and come to terms. She was an epitome of strength.

This book is about Toni as he was fondly called. However, I felt this book is about Geetika too. It's a smooth, easy read which I could complete in three sittings in a span of two days. That's how gripping the book is. It is fast paced and covers the life of Geetika and Toni from her star stuck teenage years, to their long distance relationship, their wait to get married after getting permission from family, their life as a married couple in various stations, their posting at NDA as Squadron Commander of Lima Squadron, life as the Adjutant at IMA and Staff College Wellington, their yearning for a baby, finally being parents, being posted to field stations, life as a Commanding Officer, Brigade Commander, their UN Mission posting and posting as a Defence Attaché to Kazakhstan and finally life at National Defence College and as the Defence Attaché to the first Chief of Defence Staff of India...all so very well captured in great detail giving us insights to a life of a fauji and how they surmount the various issues together as a couple.

The best part is Geetika has been gracious in acknowledging the pillars in her life, her family members as well as course mates and colleagues and their spouses. Many of the names are familiar to me and I do know what has been written is nothing but the truth. Those guys are fabulous as always. She has also vividly described various others who have been her support at home, her friends, her school colleagues, her workplace bosses, to civilians in various places including foreign staff who helped her in her sojourn there.

This book showcases how an educated woman can balance her professional life with her personal life, how a fauji wife can take on roles to be the ideal support to help her husband the freedom to concentrate on his work, how a lady can be the Mom and Dad in the absence of her partner, how to negotiate with work place to get her adequate time to balance her roles and how best to cater to the ever increasing demands of social life. Geetika has done it all with great success never having to compromise one over the other.



This book is a must read for all faujis and their spouses. This book is a must read for all those who aspire to a life in the uniformed services, what to expect apart from all the rosy things that one hears, how to manage one self, how to negotiate the tumultuous periods, how to resolve contentious issues and the best lesson - how to prepare yourself for a life one day when the spouse is called back by the maker.

Geetika through her experiences in handling her biggest loss has become a beacon of hope for many who have lost their loved ones, how gracefully and elegantly she has faced her grief and surmounted the difficulties. She has also described in detail how she was clueless in finances and how she was able to pull through with support from the Army and her husbands' colleagues and friends. This is singularly the highlight, as well as a lesson, for all readers to ensure their loved ones must know about their dealings and financial investments to help them surmount difficulties later.

I have read books written by Army spouses. I married the Army by Doe Nair and recently From Playground to Paradeground by Ganiv Panjrath. Each has a different flavour, yet Geetika's book stands out for the story of the loss and how she has worked her way through the sorrow. I salute Geetika Lidder for having penned this story. I am sure it would not have been easy, to recall all the moments when you have already suffered a lot, yet this story would resonate with each fauji and future faujis to ensure how they could live a life full of fun and yet save themselves with any pitfalls that is beyond their control.

Geetika has risen from the ashes.... So can you like a Phoenix!

(The 212 page book, published by Roli Books is available in Amazon for Rs 485 at <a href="https://amzn.in/d/b0AwtAA">https://amzn.in/d/b0AwtAA</a>)



Col Sajan is an experienced International Trainer, Consultant, and a certified Career Coach. Currently he is a Principal Consultant at Renergetics Consulting. Commissioned into the Corps of Army Air Defence, he is an alumnus of NDA, DSSC, and Army AD College. After a remarkable career of 22 years he stepped out to the world outside. He has been regularly guiding students and officers transitioning out, through Psychometric Assessments based Career Counseling. He also writes a popular blog <a href="https://www.sajanspeaks.com">www.sajanspeaks.com</a> You can catch Sajan at <a href="https://www.renergetics.com/careercounselling">www.renergetics.com/careercounselling</a>

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# NOEL LAND: DEDICATED SECTION FOR THE STAR AUTHOR OF FORCES NETWORK



# LT COL NOEL ELLIS

We welcome Col Noel to the folds of the Forces Network.

We have decided to devote a Section to his writings every

month in the ForceNet E-Zine



### **Guess the Souvenir**

### BY NOEL ELLIS

Sometimes when you dig into your old Fauji boxes, certain things fall out of it and bring a flood of memories. That is what happened the other day. If I ask you to take a wild guess, I can assure you none of you would be able to guess it.

So, think and answer and don't change your guess. Even if your answer doesn't match, you can let me know what you guessed but be fair.

Most of our 'black boxes' have been given away. People in the civil world have a fascination for them. The first trunk which came into my life was the box one got made when joining NDA. It was a long journey by Jhelum express from Jalandhar to Pune. The longest journey by far was when it moved from Kangan in J&K to Maram in Manipur.

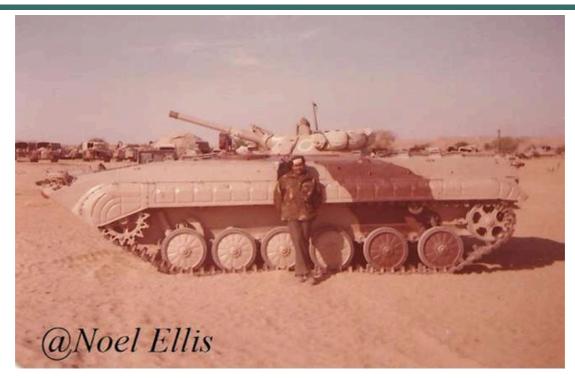
That box is a very precious one. Though now there is no attachment but still when I look at it, it feels good. What it contains is a mystery too. Poor thing had been lying unattended for many years. The contents survived by a miracle.

One thing which caught my eye was my *Mech YOs Diary*. Being from the Mech Infantry, (which is a hint) we had to read a lot, especially about vehicles and engines. Those complicated hand drawn diagrams like the 'Rotary Wankel' engines were a pleasure to revise. 'Planetary Steering Mechanism' I gave my TP (teaching practice) but all my life I could only "paida karo choos" or do the "shuck-shuck drill" in the 1-ton engine.



The BRDM Recce





Yours truly with a BMP 1

BMP-1 and BRDMs were the mainstay of our Recce and Support Battalion. We were not identified as Tracked and Wheeled then. Two BRDMs still stand proudly at the entrance of the Mech Centre and School.

Being posted in the desert, the tracked BMP-1 was the ultimate ship of the desert. We traversed every possible dune in our Area of Responsibility. All night one would dream of getting hold of a Paki armoured regiment and play merry hell with the 73mm main gun and total annihilation with the wire guided, first generation 'Malutka Missiles'.

We used to have numerous 84mm Rocket Launchers authorised to the battalion. They were used more to fire ILL (illumination) rounds, the technique of which I had mastered. RL detachments became my first love and my babies.

The poor RLs firers used to come to the fore on PFFR (Pokhran Field Firing Ranges) when no one could see the target till we illuminated it. We could light up the target with the very first round. Those 20-21 seconds of light on the target were crucial for the Pilot gunners to aim and hit the target.

That diary is of no use now as those vehicles have been scrapped. As I flipped the diary over, I remembered old friends. A few of them had left a handwritten note. One could still recognise their handwriting. I wish I was writing this piece with a pen or an 'extra dark' Natraj Pencil to jot down notes.

As I was shuffling through the box, I came across a neat bundle of some kind of string. It was white in colour. The bundle was quite heavy. Initially, I thought it was some kind of extra strong string but could not recall what it was and what was it doing in my box.



Eureka, it was the wire which used to guide the Malutka missile. 3500 meters of wire was bundled up so nicely that it could be opened without a knot. I didn't have the heart to straighten it but held it in my hand for a while to ruminate.

We used to cut it off from the launcher and throw it away to mount a fresh missile. The scrap hunters gathering lead and pieces of metal used to wind the wire as it was made of pure copper. It used to send guidance signals generated from the 'joy stick' being operated by the 'gunner' sitting in the BMP.

There were two reasons why I had kept this wire. One was to fly kites. Those days, we used to do a lot of 'Pechaas' or kite fights during leave. To lose a kite was painful. No one could ever cut this string. Second, was to catch big fish from a rivulet near our home. No way could the fish snap the line and escape.

The days of kite flying and catching fish have long gone but this wire still remains with me as a souvenir. In the mid 80s there were no restrictions on keeping such things. Malutka missiles have become obsolete but the long tail still lives with me.

#### Could you now guess what I asked you? I wonder!!!!!

#### **JAI HIND**

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Lt Col Noel Ellis (retd) is an ex-NDA officer from 66th NDA course. He was commissioned in June 1985 into the Mechanised Infantry. Col Noel is a very vibrant writer. His articles relate to his deep experiences which he had as an Army officer. During his service he has interacted with numerous types of people, be it his colleagues, his seniors or his subordinates and each of his articles portrays that how vivid human nature is and how different their reactions to situations are. He is heavily into reading and leaves no opportunities to pen down his opinion about what is going on in the country.

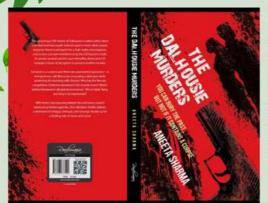
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## Introducing two riveting books!!!!

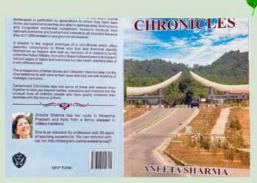
## The Dalhousie Murders: Published Readomania Nov 2024



A fast- paced murder mystery is packed with surprising twists. Out of necessity, Inspector Kanet and Indraneil, the self-styled CID from Delhi strike up a partnership of tolerance. As they race against time to prevent a sequel to the first murder, it spins a saga of revenge, blackmail and deceit and is a must-read for all mysteryholics.

## Cantonment Chronicles: Published by Sabre& Ouill Jan 2025

The book takes the readers beyond battles, operations and missions into the unusual lives of ordinary women who have gustily entwined their destinies with the men in combats. It strings together real-life stories narrated by the wives & children of the soldiers. These dependents don't shoulder stars but step into the olive settlements with stars in their eyes and step out with trunkfuls of nostalgic memories.



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Aneeta Sharma has contributed to various International & National anthologies. Her work has been published by Kitaab International, Indian Periodicals, Visual Verse, Om International, The Aleph Review and Setu on their platforms. She runs a channel of bilingual poetry on you tube. She is a membe rof teh Global Council for Education, WICCI.

#### Previously puibl; ished books:







# **Knowledge Bytes**

### **HOW TO FIND YOUR SOUL PURPOSE?**

BY TARUN PRATAP SINGH

#### **Understanding the Complexity of Finding One's Soul Purpose**

- This is one of the most difficult questions to answer when you know the reality that a human's life is constantly in the process of creation. Taking any singular path as the ultimate one to reach a destination can be only momentarily correct within a certain time frame because change is the only constant.
- However, as a practitioner of multiple future prediction modalities like astrology, numerology, oracle card reading, akashic records reading, quantum jump, past life regression, and many more, as well as a professional energy coach and spiritual guide, it becomes my moral responsibility to answer such questions during consultations. (Even though such questions are seldom part of regular consultations because, most of the time, people come with inquiries limited to just two or three things, like yes-or-no questions or knowing about the possibility of some event happening. These are usually related to money, marriage, or career.)
- However, this intriguing question about finding one's sole purpose is something many people ask during deep conversations. In my opinion, everyone should actually be seeking an answer to this particular question. I have also prepared a series of YouTube videos to explain the process of finding one's sole purpose in short videos of around 10 minutes, which can guide many people. (<a href="https://youtube.com/playlist?list=PLOolo28oADIIIE\_t8-">https://youtube.com/playlist?list=PLOolo28oADIIIE\_t8-</a>
  - <u>q62hQd7PjZcfyn&si=coEInorSKN--Ycp8</u>.) However, in this article, I shall try to explain a little more about this particular aspect. So, let's go in sequence and elaborate on this subject.

#### What is Purpose?

- So, what is the purpose? Before asking, "What is Soul purpose?" let's first ask, "What is purpose?" I always tell my students, who learn energy healings or spiritual methods from me, that whenever a question comes to you, first write it down and then search for the meaning of each word. This approach brings a lot of clarity to what we are exactly asking. In the question, the first word we need to understand is "purpose." As per the Oxford Dictionary, there are a few key meanings:
  - The intention, aim, or function of something.
  - What is needed in a particular situation.
  - Something that is important and valuable to you.
  - The ability to plan something and work successfully to achieve it.

These are the top four meanings of "purpose."



- If you understand all these meanings in sequence, you will realize that "purpose" is essentially the function of your soul. When something is a function, it implies that until the function is performed properly, that thing will not work effectively. This means that until you are aligned with your soul purpose, your soul will not function properly.
- Do you see where this is leading? No????? Let me explain further. Imagine a person who becomes a traditional doctor by studying at the best university, graduates successfully, gets a prestigious job, and starts working for a highly reputed hospital. On the surface, he seems to have everything—health, success, wealth, and happiness. But deep down, he felt something is missing in his life. Why does this happen? Because the ultimate aim, intention, or function of being human is often more profound than what is visible. For instance, if a doctor's Soul purpose is to heal people, focusing only on clinical or English medicine may restrict the full realization of his/her purpose. To align with their Soul purpose, they might explore other dimensions of healing as well. This brings us to the example of Dr. Deepak Chopra. He is a classic example of someone who worked towards finding his purpose and took steps to align with it. Although a traditionally trained doctor, he ventured into various other forms of healing modalities and became a world-renowned promoter of spiritual practices.
- Dr. Chopra's journey shows that working toward your purpose aligns you with feelings of satisfaction that cannot be compared with anything else. When I say "purpose," understand that it is about the feelings one receives after performing meaningful work. This is the foundation of true satisfaction and fulfilment.

#### Understanding the Soul

- Now, let's talk about the soul. Have you ever wondered why it's always referred to
  as your "Soul purpose" and not "human purpose," "body purpose," or "mind
  purpose"? It's never anything else. It's always and only "Soul purpose." This is
  because the purpose is intrinsically aligned with one's soul. That's why it's called
  "Soul purpose.
- Scientifically, it's proven that there is something within the human body that makes it work. Even if you put all the organs together, you still cannot bring life to it. This is why, when a person is taken to a hospital and is declared dead, the doctor writes in the report that the person was brought "clinically dead." This means the organs have stopped functioning. There have been many documented instances where clinically dead people have come back to life, even after being declared dead. This phenomenon, unexplained by modern science and the English medical system, is known as "Near-Death Experiences." While we may not be able to conclusively prove it, these events strongly suggest the existence of something beyond the physical—something that makes this organized array of organs alive and functional. This "something" is what we know as the Soul, or Atma.



#### **Finding Your Unique Soul Purpose**

- Every human is a soul living in a body, and each soul has its own journey. Because of this, every human's soul purpose is different. They can never be the same. While your soul purpose might align with the soul purposes of others in certain ways, the ultimate purpose will always be uniquely yours. So, your soul purpose is entirely your own. To find it, always remember that the effort must come from YOU ALONE.
- Now, how can we find our soul purpose? Technically speaking, it's not easy, but it's not impossible either. Which modality is best suited for this? Should one find a guru or rely on a specific modality? Should one practice something to uncover the truth? The reality is, no modality or guru can ever reveal your soul purpose if you are not ready for it. Even the best astrologer or a guru cannot tell you what your purpose is unless you are prepared to receive that knowledge.
- To reach the state where you can uncover your soul purpose, preparation is key. You must be hungry enough for the answer—genuinely ready to seek it. Without this readiness, no one can give you the answer, no matter their expertise. As an astrologer, I am personally not interested in telling people about money, jobs, or marriage. My interest lies in helping people discover their Soul purpose. Over the past 1 year, I have been deeply engaged in research on this topic. Through my study and exploration, I have found several real-life solutions, which I will share in the end of this article.

#### The Role of Actions in Shaping the Future and Finding Soul Purpose

- The future is always in the making. You can never truly predict the future. As an occult science practitioner—whether a card reader, astrologer, numerologist, or follower of any other modality—what we see is merely a possibility. It is a possibility of an event happening within a certain time frame. However, whether that event happens or not always depends on the actions of the individual.
- If you delve into Greek mythology, it clearly explains that even gods did not have the power to do something wrong, even if they wished to. That is why they had demigods, who possessed the powers of gods and the capability of humans to act. Action always holds the most critical place. In every mythology, actions are portrayed as a human's responsibility. Humans are the only species with complete responsibility over their actions. No animal, plant, or organism has this level of power. Have you ever seen animals engaging in child abuse, prostitution, suicide, or killing their own kind based on beliefs, like religion? But humans are capable of committing such unimaginable acts. The list of such actions is endless. This unique ability of humans to take actions, whether constructive or destructive, shows that we possess a superpower. Unfortunately, we often use this power for our own destruction. Even in astrology, the most exalted house is the 10th house—the house of karma—and its lord is Saturn, the God of karma.



- Across spiritual teachings, the importance of karma is universally emphasized. The Bhagavad Gita places immense importance on karma. Jesus Christ, Buddha, and many other spiritual figures also emphasized the significance of actions. This universal emphasis cannot be a coincidence. The reality is clear: actions—human actions—are the most important determinant of one's life and future.
- So, when I say that actions are the most important thing, it also applies to finding your soul purpose. You are the most important person in this process. Only you have the power to discover and align with your soul purpose. Always remember that the purpose—your **SOUL PURPOSE**—is intrinsically tied to **YOUR SOUL**. It is **your** responsibility to align **yourself** with it. Once you start working toward your soul purpose, the answers will begin to unfold, and your path will gradually start appearing. As you take each step on this journey, the next move will become clear. Even at the level of energy, your frequency will determine your next steps. Since humans have complete authority over their actions, we can create futures based on those actions. Each step will reveal the next, each station will appear in due course.

#### **Methods to Find Your Soul Purpose**

• Now, let's discuss the methods. The first method is for those with knowledge of astrology, while the second is for everyone else.

#### For Astrologers

If you know astrology, the following aspects are critical for discovering your soul purpose:

- Atmakaraka and its bhava: This indicates the soul's primary journey and focus.
- The dispositor of Rahu and its bhava: This shows where illusions and karmic desires lead you.
- The dispositor of Ketu and its bhava: This highlights where detachment and spiritual tendencies lie.
- The lagna lord of the D10 chart: This governs your karmic responsibilities and actions.
- The lagna rashi in the D1 chart: This provides the foundational blueprint of your soul's journey.

By analyzing these elements and deliberating on them, astrologers can uncover clues about their Soul purpose.

#### For Everyone Else

• For those who don't practice astrology, the method is to go deep down within yourself. Sit with divinity and let it guide you. This approach may be slow, but it is highly effective. However, reaching this state requires significant work on yourself. Many people need to prepare themselves mentally, emotionally, spiritually, and even energetically to even sit in this state. As part of preparation, what you have to do is, you have to cleanse yourself. And when I tell about cleansing, it has to be



done on each and every level. Always remember, a human body is made up of five conscious parts. I will not explain the fifth one, but the four ones are in your control. That is mind, emotion, energy, and your physical body. You have to cleanse them at all levels on a daily basis. Till the time you don't cleanse them, you will be a servant of the tendencies of those particular bodies, be it on mental, emotional, physical, or energetic levels. Till the time those are not cleansed, decongested, they are not deprogrammed, you will always be in a confused state and you will not be able to align yourself to the divine energy. So, in order to do that, you have to actually cleanse yourself. Now, there are multiple methods to it. The world is filled with a plethora of methods, but however, if you ask my personal favourite, that is the energy method. Energy methods and energy healing methods help a lot in cleansing these processes. Since it is out of purview of this particular article, I will not explain in deep how to do that. In some another article wherein, I will write about physical bodies. I would highly recommend that go through that process. And for a person who is about to begin his or her journey, I would recommend follow a good spiritual school, follow a good teacher or a guide who can actually guide you on to the process of cleansing yourself on these four levels. Once you start doing it, you will start sitting in solace, and you will start sitting in a particular situation wherein you can actually connect with the divine.

• Once you start connecting with the divine, let me tell you, your soul purpose will start appearing to you. So, that is the simple process. Even though in my YouTube channel, you will find a foundation course, it has a complete technique to sit in that state, and it will help you to reach the alpha state of consciousness of your mind. But again, cleansing is more important than sitting in that state. That's why meditation doesn't work for many people because they don't know what is the importance of cleansing yourself on that level. So, this is it. That's how you can do and it will help you.

#### A Word About Energy Healing Modalities and Spiritual Practices

- Whenever it comes to picking up energy healing modalities or spiritual practices, people have various notions and doubts in their minds. So, I will give you, my viewpoint. It is more than 7 years or so that I have been practicing, extensively practicing. I am not just practicing; I am learning, experimenting, extensively practicing, and getting results. And by God's grace, to be true, not even a single modality is there which I can say does not work.
- In fact, at one point in time, I was behind learning and getting certified in all the modalities possible. Even though today also I know many modalities, but at that point in time, I was just into that thought process that I should get certified in as many modalities as possible. And invariably, after a certain point, I realized that learning new things and again and again getting certified, it was just satisfying my ego. Because each and every modality works.



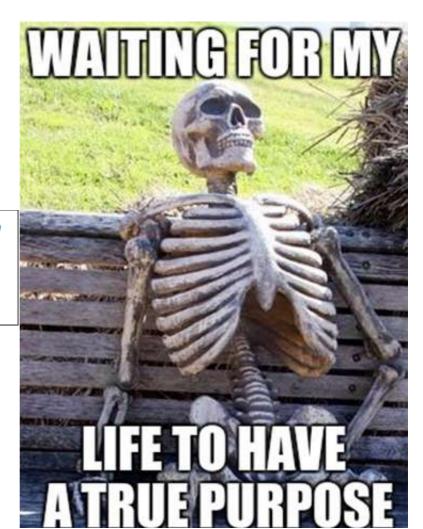
- There is nothing in this universe or on this earth that doesn't work except a skeptical mindset. Everything works. So, whatever you are guided to, whatever you feel is good for you, please try it out, experiment with it, and learn it. But one recommendation I will give you is that always choose a teacher not on the basis of money, not on the basis of likes, not on the basis of followers, not on the basis of how much influence that person has on social media, but on the basis of how you resonate with that person.
- If you have been cheated in the past—because many people come to me and say, "Reiki doesn't work, Lama Fera is better," and this and that—people come up with various thought processes. Let me tell you, everything works. It's about you. It's never about the modality or anything else. Because if it is working for somebody else, you cannot blame the modality. If some painkiller is not working for you, probably that painkiller does not resonate with you. You need a different painkiller. So, it's never about anything else or anyone. It's about us. My recommendation is choose your guide or teacher based on the energy you resonate with. If you feel that this person is going to help you and you feel that energy, resonate with that energy, go ahead with that. Otherwise, you will be doomed. And if somebody has cheated you in the past, don't think that again somebody will cheat you. Probably that cheating was also a part of your journey.

#### The Final Message

- These are simple techniques, but whether or not you will find your soul purpose is entirely up to you. I, or anyone else for that matter, can only guide you. Ultimately, it is your journey. Always remember that it is your soul purpose. Everyone else is just a facilitator because what you are trying to find is yours, and something that belongs solely to you, only will come to you. So, do not expect anyone else to reveal it to you. However, if you dedicate yourself to divinity—God, source, or whatever you wish to call it—the path will appear, people will appear, facilitators will appear. Steps will come to you, and everything that once seemed perpetually complex will reveal itself as an intricate and beautiful design.
- It is no coincidence that Saturn and Jupiter, the heaviest planets, rule the most important aspects of life—Dharma, Artha, Kama, and Moksha—as represented by the 9th, 10th, 11th, and 12th houses in astrology. Actions, when combined with complete trust in divine power, are the only way forward. What you can achieve with these two elements cannot be attained through anything else. Always remember that the destination is not something to be focused on this journey—it is the journey itself. According to spirituality, the ultimate destination is to return to the source, technically referred to as moksha. The speed at which you achieve this depends on your alignment with your soul purpose. By doing so, your pending karma is destroyed, your frequency resonates at its highest, and you attain moksha.



• With this, I wish that God blesses all of us with divine blessings. May we all find and work toward our SOUL PURPOSES. In this process, may we elevate ourselves, raise our frequencies, and contribute to creating a better present and a better world.



Don't be like him. You have read the article – Now start working towards it.

(#On a lighter Note)



#### MAJ TARUN PRATAP SINGH

- Energy Coach and Spiritual Guide
- Founder Sanidhya
- Qualified Teacher from Diana Cooper School of White Light (UK, Britain)
- Reiki Grandmaster
- Astrologer
- Numerologist
- Akashic Records Reader
- Ancestral Healing Facilitator
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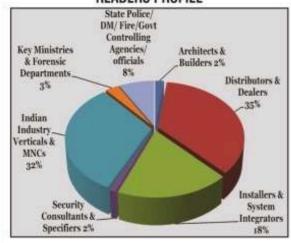
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# **Knowledge Bytes**

# My Experience With Cyber Crime The Struggle For Justice

#### BY NRIP KUMAR MEHTA

I am sharing my experience of losing my mobile phone and the subsequent financial loss I suffered but ended up in recovery of full amount.

#### October 14, 2024 - Mobile Snatching on a MovingTrain

On October 14, 2024, while returning from Jaipur on the Ajmer-Delhi Shatabdi Express, my mobile phone was snatched in a shocking incident. At approximately 10:30 PM, about 10 minutes after the train crossed Delhi Cantt and was nearing New Delhi Railway Station, I got up and moved toward the door to make a call to my taxi driver. As I took my phone out of my pocket, a young man, approximately 20-25 years old, suddenly jumped onto the moving train from outside. He snatched my five-monthold OnePlus 12R and leaped out. I attempted to grab his hand, but he had applied oil, making it impossible to hold onto him. He fell from the moving train but quickly got up and ran away.

This was the second time in six months that I had lost a mobile phone. Earlier, my phone had been stolen from my back pocket at Indira Gandhi National Stadium, New Delhi. However, what followed was even more distressing than the theft itself.

#### The Struggle Begins

Upon reaching New Delhi Railway Station, I exited from the Ajmeri Gate side and proceeded to Kamla Market Police Station. There, I was advised to visit the Government Railway Police (GRP) office. When I arrived at the GRP office, I found it deserted. Concerned about losing contact with my taxi driver, I quickly returned to the pre-designated pickup point where my driver could spot me.

Once home, I promptly contacted Jio Care to block both SIMs in my phone. At 11:54 PM, I received confirmation via SMS and email. The process was relatively smooth, thanks to a helpful customer care executive

#### October 15, 2024 - The Nightmare of Getting a Duplicate SIM

The next step was obtaining a duplicate SIM, which turned out to be an ordeal. After some effort, I found a Jio Store inside a Reliance outlet at Star Mall, Noida. Unfortunately, I was informed that the responsible executive would not be available until after 2 PM. I was advised to visit another Jio Store in Sector 120. Noida.



#### Absurd Jio Policy for Duplicate SIM Issuance

At the Sector 120 Jio Store, a disinterested employee informed me that Jio required Aadhaar-based e-KYC verification for issuing a duplicate SIM. However, since my Aadhaar biometrics were locked, I was advised to visit an Aadhaar Seva Kendra (ASK) to unlock them.

At ASK, located in a cramped basement of a Noida mall, I was met with a long queue of over 100 people. The help desk informed me that neither ASK nor UIDAI could unlock my biometrics. It had to be done by me through the mAadhaar app or the UIDAI website. However, this required an OTP sent to my registered mobile number—the very SIM that was lost! My only option was to apply for updating my Aadhaar with a new number, which involved filling out a form and enduring further delays. He gave me form for that. Next there was a waiting of 30 min for token and then lunchbreak. I decided to try checking from Jio care and some senior officials in UID.

#### Jio's Customer Care: A Lesson in Frustration

Repeatedly, I called Jio Care and requested callbacks, but I never received one. However, they were prompt in sending feedback requests after 30 minutes of every callback request, despite never actually calling me back. Through chat support, I was rudely informed that Jio would not issue a duplicate SIM unless my Aadhaar biometrics were unlocked.

#### **Escalation to UIDAI**

After considerable effort, I was able to connect with a senior UIDAI official in Mumbai, who assisted me in submitting my application at the Aadhaar Seva Kendra (ASK) located at Akshardham Metro Station, New Delhi, on October 15 at 4:01 PM. Although I was assured that the update would be processed within 24 to 72 hours, it ultimately took an entire seven days.

During this period, I reached out to the office of the Director General, UIDAI, only to be informed that my application number, as mentioned in the Aadhaar acknowledgment slip, was not even reflecting on their portal. The Mumbai-based UIDAI contact made attempts to resolve the issue from the backend, but without any success. In an effort to escalate the matter, I also posted a tweet on X, hoping for a response from the CEO of UIDAI. However, there was no reply.

#### **Contact With Senior Jio Officials**

Meanwhile, I reached out to two JioAVPs, both of whom were supportive but unable to bypass the Aadhaar e-KYC requirement. Despite their willingness to help, the system's dependency on Aadhaar authentication left them with no viable solution. The only response I received was from JioCare, which simply reiterated, "Get your biometrics unlocked on the Aadhaar website."



#### Airtel vs. Jio: A Stark Contrast

When I lost my mobile in April 2024, my primary number was with Airtel. At that time also, my Aadhaar biometrics were locked, yet Airtel managed to issue me a duplicate SIM within two minutes without any hassle. In contrast, my experience with Jio has been riddled with delays and obstacles due to the strict Aadhaar e-KYC requirement. This situation makes me question, was porting from Airtel to Jio a mistake?

#### Police Complaint: An Uphill Battle

On October 15, I prepared a detailed complaint, including the mobile invoice and IMEI numbers, and went to the Sector 126, Noida Police Station around 5 PM. However, the response from the officers was far from encouraging.

Their first objection was about the language: "Ye to English me likha hai, isko padna padega" (This is written in English; we will have to read it). The second issue they raised was trivial—"Aapne application ke back side me invoice ki scanned copy kyu lagayi hai?" (Why have you attached the scanned invoice on the back of the application?).

After reading my complaint, they outright refused to register an FIR, arguing that since the theft had occurred in Train at Delhi, I should approach the Government Railway Police (GRP) at New Delhi Railway Station. My repeated requests for a Zero FIR, which should have been registered as per government guidelines, were completely ignored.

#### Online E-FIR Complaint on UP Police Website

Determined to file a complaint, I attempted to lodge an E-FIR on the UP Police website. What followed was an exhausting five-hour ordeal. The website was entirely in Hindi, making it difficult to navigate, especially while filling in all the required details.

After pain stakingly completing the form, I had to take a printout, sign it, scan it, and upload it, a cumbersome process in itself. But just when I thought I was done, the website repeatedly displayed the error message in Hindi: "Samasya hai" (Error). No matter how many times I tried, I couldn't get past this stage.

Frustrated, I finally gave up. To this day, the "samasya" persists, and I suspect it's because I mentioned Delhi as the place of theft while trying to file an E-FIR in Uttar Pradesh. Uffff!

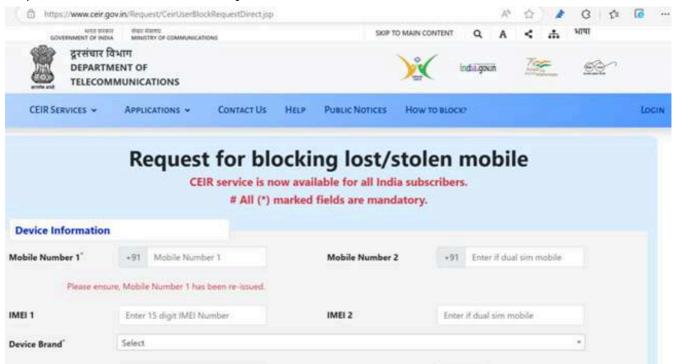
#### www.ceir.gov.in. CEIR Portal: A System Designed to Fail

The Government of India, Ministry of Communication has launched a website, <a href="https://www.ceir.gov.in">www.ceir.gov.in</a>, to help citizens block and track lost mobile phones using their IMEI numbers. On the surface, this seems like a great initiative.



However, there's a flawed requirement, one cannot file an online complaint to block or track a lost mobile until they obtain a duplicate SIM for the same lost number. This means that unless your SIM is reissued, you're helpless in preventing misuse of your stolen phone.

To highlight this absurdity, here is a screenshot of the website's first page, where this impractical condition is clearly stated.



In an attempt to block and trace my lost mobile, I tried filing an online complaint on <a href="www.ceir.gov.in">www.ceir.gov.in</a>. However, the process turned out to be a complete joke.

To submit a complaint, the portal requires an OTP—but here's the catch: the OTP is sent only to the lost mobile number. The system does not allow changing the number for OTP verification. This means that unless you first get a duplicate SIM, you cannot even report your lost phone!

As a result, I was able to finally lodge a complaint eight days after losing my mobile—by then, the damage was already done. What's the point of blocking or tracking a phone after eight days?

The real question is, what logic is there behind sending an OTP to the very number that is lost and already blocked by the owner? How does the government expect users to retrieve an OTP from a non-existent, disconnected SIM? This flaw defeats the entire purpose of the portal.



#### **CPGRAM & Social Media: The Game Changers**

After personally speaking to two Jio VPs and still not receiving a favourable response for a duplicate SIM without Aadhaar-based eKYC authentication, I decided to escalate the matter. On October 17, I:

- Filed a complaint on CPGRAM (Centralized Public Grievance Redress And Monitoring System).
- **Used social media** to highlight my issue. Ms xxxxxxx xx, a resident of Jaypee Wish Town helped me to connect with senior executive in JIO.
- Emailed the office of Mukesh Ambani, hoping for intervention.

To my surprise, this strategy worked! On October 19 at 4:30 PM, I received a call from Jio, informing me that my CPGRAM complaint had been noted, and they had decided to issue a duplicate SIM using paper-based Aadhaar verification. Shortly after, at 5 PM, Mr. xxx xx, Jio Delhi Circle Onboard Team Head, personally contacted me. He instructed me to visit the same Jio Store in Sector 120 to get my duplicate SIM that very day.

At the store, the manager was initially reluctant, but after some persuasion, he agreed to issue the SIM based on a photocopy of my Aadhaar. By 7 PM, I had the new SIM in my hands.

However, the activation process was still slow:

- October 20, 2 PM: The SIM was activated.
- October 21: SMS services were finally enabled.

It was frustrating that a simple process took so much escalation, but ultimately, CPGRAM and social media pressure made Jio take action.

#### The Horror Unfolds

On October 21, 2024,at around 5 PM, as soon as SMS services were activated on my mobile, the first thing I did was check my bank accounts. That's when my worst nightmare began.

While my accounts in two private banks were safe, my SBI savings account told a different story. Between October 15 and October 17, 2024—the period when my SIM was blocked—a total of 17 unauthorized transactions had taken place.

Total amount stolen: ₹1,33,201.00

I was shocked and outraged! How could this happen?

- Without SMS access, I couldn't even log into my own bank account, yet scammers managed to withdraw money without any OTP verification.
- All my banking apps were secured with two-factor authentication (2FA), yet the fraudsters had bypassed every security layer.

It was clear that I was a victim of a highly **sophisticated cybercrime**, and the real battle was just beginning.



#### Report of Financial Loss to SBI, Sector 126, Noida

On October 22, 2024, at approximately 11:00 AM, I visited SBI, Sector 126, to report my financial loss. Ms. xxx xxx, the branch manager, was extremely supportive and understanding. She accepted my application and provided me with a four-page form for reporting financial loss. Additionally, she advised me to obtain a copy of the FIR, as the loss exceeded one lakh. Ms. xxx kindly directed me to the Cyber Cell office at Sector 108, Noida Police Station. However, I found that more than three pages of the form were irrelevant to my case. After obtaining the form, I headed to Cyber Cell Sector 128, Noida to file a complaint with the Cyber Crime unit.

#### Report of Cyber Crime on www.cybercrime.gov.in

For over the past two years, I have been conducting workshops and classes to raise awareness about cybercrime. I have been educating people on what actions to take and how to respond if they fall victim to cybercrime. However, the time had now come for me to experience firsthand the very advice I've been giving others.

#### Website www.cybercrime.gov.in Not Responding

On October 21, 2024, I made multiple attempts to file a complaint on the website www.cybercrime.gov.in. After filling out the lengthy form and uploading required attachments, such as the invoice, I encountered a recurring issue. Each time I entered the captcha, the website would redirect me to the first page without providing any error message, preventing me from successfully submitting the complaint.

#### 1930 All India Helpline Number – A Joke

As part of my workshops and lectures, I have often advised people to call 1930 to report cybercrime. However, when I tried to use the helpline myself, I encountered a frustrating issue. Each time I dialed 1930, my call was directed to the Delhi Police control room. Since I was calling from Noida, they refused to take my complaint and instructed me to dial again so it would reach the control room of UP Police in Lucknow. Despite trying over 50 times, my call always ended up with the Delhi Police. Following their suggestion, I also tried dialing 112, but that proved to be another futile attempt, as they too said they were helpless. I can't help but wonder why 1930 is called an

"All India Helpline" if I have to ensure my call reaches the Lucknow at UP Police control room. Frustrated, I gave up on 1930.

#### Visit to Cyber Cell Noida Police

On October 22, 2024, after my visit to SBI, I went to the Cyber Cell of Noida Police in Sector 108. After parking, I entered their well-maintained office and, after a brief wait, met with Head Constable xxx xxx. He listened to my complaint regarding the cybercrime I had experienced and reviewed my case. He initially advised me to lodge the complaint online. When I explained the issues, I had faced with the online process, he agreed to assist me. After attempting for about 5 minutes and



encountering the same problem, he suggested I delete my browsing history, clear the cache, and close all open tabs. Following his advice, I was finally able to successfully file the complaint on www.cybercrime.gov.inaround 2:00 PM on October 22, 2024, and received a copy of the complaint.

#### **Registering Complaint on 1930**

Head Constable xxx xxx was pleased to see my relief after successfully lodging my cybercrime complaint online. Motivated by my success, he kindly agreed to try reaching 1930 as well. Despite his persistent efforts, dialling 1930 10-15 times from three different phone numbers, he was unable to get the call to connect to the Lucknow UP Police Control room. Frustrated by the continuous failure, we both gave up, and I was unable to register the complaint through 1930.

#### **SBI Response**

Equipped with a copy of the cybercrime complaint acknowledgment showing a loss of over one lakh, I filled out the four-page form from SBI and submitted it to the manager at the Sector 126 branch on 22 Oct 24. However, later in the evening, the manager called to inform me that SBI's backend team required an FIR rather than just a complaint. I managed to file an e-FIR on the Noida Police website and received a copy for SBI's records. Unfortunately, the UP Police later on rejected my e-FIR without providing any explanation.

In addition to the hard copy of my complaint, I also sent a detailed email outlining all 17 transactions totaling a loss of Rs. 1,33,201. On October 25, 2024, SBI acknowledged my email by sending 35 automated emails and 35 SMS messages, each transaction receiving its own SMS and email, including some duplicates. This created confusion and wasted a lot of time and effort. SBI issued 17 ticket numbers for my complaints.

On October25, 2024, SBI sent another batch of 17 emails, each stating: "BHIM SBI PAY (UPI)- UPI PAYMENT/TRANSFER - AMOUNT TRANSFERRED INTO WRONG ACCOUNT has been investigated. We would like to inform you that for merchant transactions, there is no option to raise a wrong transaction chargeback. Hence, we request you to get in touch with the merchant bank (Yes Bank) and account number (1425000000051)." Each of these 17 emails had different numbers and transaction details.

These same emails were repeated on October 28, 2024, with similar content, which reflects poorly on SBI's administrative efficiency. I was surprised that SBI referred to these transactions as "wrong transactions" instead of unauthorized transactions, which occurred without my knowledge, without OTPs, and without my valid authorization. None of the 17 transactions had any record in the history of my BHIM app transactions, as alleged by SBI.



Despite the confusion, I didn't give up and took the time to respond, as I was out of India for a week. On November11, 2024, I challenged SBI's response by sending 17 emails, one for each transaction, clearly explaining how these transactions were not "wrong" but indeed unauthorized.

#### Lack of Proper Response from SBI

SBI did not respond to my representation dated November 11, 2024. I followed up by sending a reminder on December 6, 2024. In this reminder, I provided full details of the scammers involved in the 12 transactions, including their names, addresses, bank accounts, mobile numbers, and current balances in their accounts.

On December 24, 2024, I personally visited the SBI branch and met with the manager. I informed her that I would not give up and that I would take SBI to court if necessary. I also sent a second reminder to SBI on the same day, which seemed to prompt a response from the bank.

This time, the manager herself took the initiative to reclassify my complaint as "unauthorized transactions" instead of "wrong transactions." The email response was sent on December 24, 2024, acknowledging my complaint with 35 system- generated emails. The content of the email was as follows:

#### "Dear NRIP KUMAR MEHTA,

Thank you for banking with us. Customer Care Case: 569396635 has been recorded for UNAUTHORIZED TRANSACTION - UPI (BHIM SBI PAY / GPAY / PHONEPE/ PAYTM, ETC.) - TRANSACTION NOT DONE BY THE CUSTOMER and will be resolved within 90 days. In case of any further queries, please contact our Customer Care Team or visit your nearest Branch.

If you have not raised this issue, kindly contact Customer Care service immediately. This is a system-generated email. Please do not reply.

Thank you,

SBI Bank Customer Care"

#### Complaint to RBI Ombudsman

Along with my second reminder to SBI on December 24, 2024, I also filed a representation with the RBI Ombudsman. I attached all relevant documents, including SBI's responses and a tabulated form detailing the 12 transactions. The table included the names, addresses, bank accounts, mobile numbers and current balances in the beneficiaries' accounts. I submitted this complaint via email to the RBI and also lodged it on their website.

#### Fresh Response from SBI

After my second reminder and representation to the RBI, on December26, 2024, SBI responded again through 12 system-generated emails. This time, SBI informed me that a shadow account had been created, and an amount equal to each transaction had been placed in that shadow account. The contents of the 12 similar responses from were as follows:



#### "Greetings from SBI!

Dear Customer,

Shadow amount Rs. 20,000.00 marked in your a/c XXXXX011062 for ticket no. 000000569416279. Please contact your home branch for submitting necessary documents.

SBI"

This was first positive indication.

#### **Final Outcome**

While I was initially disappointed by the lack of progress after more than 30 days following my representation to the RBI, I was seriously considering legal action. However, I was pleasantly surprised to receive an SMS at 4:28 PM on February 1, 2025, notifying me that an amount of Rs. 1,33,201.00 had been credited to my account by the bank. In disbelief, I immediately called the SBI manager. She was also surprised but checked my account and confirmed that it was indeed a genuine transfer. It took 107 days to get my money back.

On February 3, 2025, at 10:11 AM, an official from the RBI called to confirm whether I had received the amount and if I was satisfied with the outcome so that they could close the complaint. At my request, the official explained how the case had been decided in my favour. According to him, the exhaustive details of the case, foolproof documentary evidence submitted by me, my persistence in following up, and SBI's complete failure to justify the unauthorized transfer had worked in my favour.

This call was followed by an email from the RBI confirming the closure of my complaint.

#### If the Educated Struggle, What Hope for the Common Man?

Having shared the full details of my case, I can't help but wonder: If someone like me, who is well-educated, tech-savvy, and aware of cybersecurity, faced such difficulties, what would be the situation for others who are less privileged?

I humbly request that the concerned ministries or agencies kindly consider the following suggestions:

#### 1. Ministry of Communications

The requirement for an OTP to be sent to the mobile number that has been lost should be removed from <a href="www.ceir.gov.in">www.ceir.gov.in</a>. In cases like mine, it is not always feasible for someone who has lost their mobile to immediately obtain a duplicate SIM. Requiring a person to wait 4-5 days for a duplicate SIM defeats the purpose of lodging a complaint on <a href="www.ceir.gov.in">www.ceir.gov.in</a>. I suggest incorporating a provision for receiving the OTP via email or an alternate mobile number.



#### 2. I4C & National Cyber Crime Reporting Portal

There should be clear guidelines and notices on the National Cyber Crime Reporting Portal, advising users to clear all cache and history, and to close all tabs before registering a complaint. Additionally, if there is any lapse in the registration process, the user should receive a response explaining why the complaint was not registered, instead of being redirected to the homepage.

#### 3. Unique Identification Authority of India (UIDAI)

UIDAI has been promoting the locking of biometrics on Aadhaar for added security and safety. However, as I mentioned earlier, this additional security became a major hurdle when I tried to get a duplicate SIM from JIO. I request UIDAI to consider authorizing Aadhar Seva Kendras (ASK) to unlock biometrics when the person presents themselves in person.

Does UIDAI consider OTP sent to the registered mobile number as more secure and authentic enough to unlock biometrics than by doing so in physical presence of individual in ASK? Additionally, why does it take more than 7 days to update a mobile number, when the usual prescribed time is 24-48 hours? This delay occurred despite my efforts to follow up with the highest possible officials.

#### 4. JIO & Ministry of Communications

Why does JIO have a different policy compared to Airtel and other service providers when it comes to issuing a duplicate SIM? In the case of a lost mobile or SIM, when the person who originally held the SIM presents themselves at the JIO store with a physical copy of their Aadhaar card, why is e-KYC through Aadhaar authentication still required? While this may be necessary for the first-time issuance of a new SIM, it defies logic in the case of issuing a duplicate SIM to the original customer.

#### 5. Ministry of Home Affairs - 1930

The Government of India, including the Prime Minister, promotes reporting cybercrimes on the all-India toll-freenumber 1930. However, what is the point if a call made from Noida ends up in the Delhi control room instead of Lucknow? How can a victim ensure that their call is routed to the control room in their city or state?

#### 6. Ministry of Home Affairs – Lodging of FIRs

Lodging an FIR remains a nightmare for the common man. For example, Sector 126 Noida police denied me an FIR, stating that the theft of my mobile had occurred in a train, so I should go to the GRP. The GRP in New Delhi told me to visit the GRP at Delhi Cantt. Additionally, my online e-FIR was rejected by the UP Police website without any explanation. The reason for rejection was unclear. There is an urgent need for the implementation of a "One India One FIR" (OIOF) system.



#### 7. SBI - A Total Failure

While I appreciate the response of Ms. xxx xx, who, despite her lack of experience in cybercrime, tried her best to understand the situation and assist as much as she could, the backend team of SBI has been a total failure. Sending 35+35+35 autogenerated emails in response to my one application is completely unnecessary. While I understand that the system treats each transaction as a separate case, this approach defeats the purpose and only serves to confuse both the customer and the officials handling the case.

SBI's labelling of the transactions as "wrong transactions" rather than "unauthorized transactions" is an unprofessional approach. If an official from the RBI can call me to inquire about my concerns, then why has no one from SBI ever called me? After all, I have been their customer for the past 40 years.

#### **RBI**

To be honest, I never expected RBI to act so proactively or provide a decision so promptly. I am truly appreciative of the action and response from RBI. My wholehearted salute to **Team RBI**.

#### My Saviour's

Before I conclude I must thank all those who helped me in my fight for justice. These are:

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- 2. Head Constable Mukesh Bharadwaj, Sector 108, Cyber Cell Noida Police.
- 3. Sub Inspector Sushil Singh, Cyber Cell, Thana, Sector 126, Noida Police.
- 4.Mr Rajesh Sharma, Ex IAF, currently in SBI.
- 5.Ms Needhi Sharma, helped me to connect with JIO.



Air Commodore Nrip Kumar Mehta VSM, was commissioned in Administrative Branch of Indian Air Force on 14 June 1985. He has served under various capacities at Air Force Stations all over India spanning from Leh to Coimbatore, Shillong to Gandhinagar. He has served as Chief Administrative Officer and Chief of Infrastructure Projects. He is a die-hard adventurist and sportsperson. He has represented Services as manager for aquatics in the National Games in 1997 held at Bangalore. He loves studies and has completed LLB (Silver Medalist), MBA, PGDCA and series of certificate courses in Disaster Management and Forensic science. After retirement, he did a Certificate course in Data Science, Artificial Intelligence and Machine Learning Certificate Course. He is a certified Cyber Crime Intervention Officer (CCIO) and Certified Cyber Crime and Ethical hacking Officer. He is devoted to the upliftment of underprivileged children, especially girl children. He also takes active part in all social and cultural activities of the society.

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