

IN SERVICE OF THE NATION

By Dr. R. G. Anand

MBBS, MD, MHA, FHM, PDCR, LLB, LLM



THE LIFE AND LEGACY OF
RAMESH
KRISHNAMURTHI, IRS

**IN SERVICE OF THE
NATION: THE LIFE
AND LEGACY OF
RAMESH
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*A Bureaucrat's Journey of Reform, Empathy, and
Institutional Transformation*

By Dr. R. G. Anand - MBBS,
MD, MHA, FHM, PDCR, LLB,
LLM



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ISBN

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PREFACE

Writing about a public servant is never just a matter of documenting achievements—it is about tracing the silent revolutions that often go unnoticed by the masses but touch millions of lives profoundly. This book, *In Service of the Nation: The Life and Legacy of Ramesh Krishnamurthi, IRS*, is my humble attempt to illuminate such a journey. It is not only the biography of a single individual, but also a mirror held up to a larger idea: that ethical, visionary leadership in public service is still alive, relevant, and transformative.

My decision to write this book was neither accidental nor driven by momentary interest. Over the years, in my own professional life as a public health specialist, legal advocate, and child rights policy contributor, I have encountered numerous bureaucrats—some efficient, some inspiring, some forgettable. But rarely have I seen a civil servant whose intellect was as sharp as his sense of justice; whose humility was as compelling as his command over systems; whose approach to reform was not rooted in power but in empathy. Mr. Ramesh Krishnamurthi, IRS, belongs to that rare league.

I first came across Mr. Krishnamurthi's work while studying the transformative initiatives of the Employees' Provident Fund Organisation (EPFO). What began as a research interest in digitized service delivery soon turned into a deep curiosity about the man leading the change. The more I learned about his initiatives—from the streamlining of Universal Account Numbers to the AI-assisted grievance redressal systems—the more I realized that this was not just administrative efficiency at work. This was a civil servant thinking like a citizen.

The writing of this book involved extensive effort—sifting through policy papers, media articles, internal EPFO documentation, and, most importantly, personal conversations with those who have worked alongside Mr. Krishnamurthi at different stages of his career. I have spoken to former juniors who remember him as a mentor, senior officers who respect him as a strategist, employees who were affected by his reforms, and family members who have seen the man beyond the office. Each voice added texture to the story.

This book is divided into five major parts, each capturing a layer of Mr. Krishnamurthi's life and leadership. From his early roots to his rise in the Indian Revenue Service, from his transformative role as the Central Provident Fund Commissioner to the personal philosophies that shaped his decisions, every chapter seeks to go beyond the surface. I have consciously included not just praise but also criticism—both internal and external—so that this work remains credible and balanced. This is not a hagiography, but a respectful, factual, and nuanced portrait.

For students of public administration, I hope this book becomes a living case study. For policymakers and government officers, I hope it serves as a reminder that systems can be reimaged when led with clarity. For the general reader, I hope it provides insight into how impactful governance happens quietly, away from the spotlight.

Ultimately, this book is my tribute—not just to Mr. Ramesh Krishnamurthi—but to every honest civil servant who still believes in the Constitution as a daily working document, not just a ceremonial one. It is a tribute to silent warriors who measure success not in headlines, but in dignity restored, lives improved, and trust rebuilt between citizen and state.

I am deeply grateful to Mr. Krishnamurthi for allowing me to chronicle his journey with openness and honesty. I also thank all those who shared their experiences, documents, and stories with me. Without their contributions, this narrative would be incomplete.

Let this work serve as a reminder: that institutions are only as strong as the people who lead them—and that integrity, when paired with vision, can quietly shape the destiny of a nation.

Sincerely,
Dr. R. G. Anand
MBBS, MD, MHA, FHM, PDCR, LLB, LLM

ABOUT THE AUTHOR

Dr. R. G. Anand is a dedicated public health expert, humanitarian, and advocate for child welfare, whose life and work exemplify the power of commitment and service. With a career spanning decades, he has left an indelible mark on the lives of countless individuals, particularly children and marginalized communities.

Dr. Anand's journey began in the humble surroundings of a village in Pudukottai district, Tamil Nadu. Born to parents who were schoolteachers, he imbibed the values of education, hard work, and compassion from an early age. These early lessons became the foundation of his life's mission: to serve those who are often overlooked by society.

After earning his MBBS degree and an MD in Preventive and Social Medicine, Dr. Anand pursued a Fellowship in HIV Medicine at Christian Medical College, Vellore, and later obtained a Bachelor of Legislative Law (LLB) to champion the cause of child protection. His academic pursuits reflect his belief in combining medical expertise with legal and policy advocacy to address healthcare challenges holistically.

Dr. Anand's professional journey is as remarkable as it is inspiring. In 2012, as a Program Officer with the National AIDS Control Organization (NACO), he played a critical role in reducing mother-to-child HIV transmission rates in Tamil Nadu. His efforts contributed to achieving a zero-transmission rate, a milestone in India's public health history. Later, as a Member of the National Commission for Protection of Child Rights (NCPCR), he traveled across the country, conducting

over 250 health camps and safeguarding the rights of vulnerable children.

Beyond his professional accolades, Dr. Anand is a champion of grassroots change. He has organized over 500 free medical camps, supported the education of thousands of underprivileged children, and launched innovative programs like "Samvedana," a tele-counseling initiative during the COVID-19 pandemic that provided solace and guidance to children.

Dr. Anand's philosophy is rooted in the belief that healthcare and education are fundamental rights, not privileges. His vision is one of a society where every child, regardless of their circumstances, has the opportunity to thrive. Through his work with organizations like WHO and UNICEF, he has amplified this vision on a global scale, collaborating with international leaders to implement sustainable healthcare solutions.

Recognized by numerous awards, including the World Book of Records acknowledgment for his disaster management efforts, Dr. Anand remains grounded and driven by a simple yet profound principle: "True success lies in the lives we uplift."

FOREWORD

In the age of rapidly changing governance paradigms, when public trust in institutions fluctuates and the effectiveness of bureaucracy is often questioned, individuals like Mr. Ramesh Krishnamurthi, IRS, emerge as beacons of hope. Not because they seek attention or accolades, but because they stand quietly, persistently, and effectively at the crossroads of policy, public service, and digital transformation—doing the work that truly matters.

When one hears the title “Central Provident Fund Commissioner,” the image conjured is often that of a formal bureaucrat sitting behind towering files, administering pensions and funds through complex administrative machinery. But Mr. Krishnamurthi redefined that role. He transformed it from a static administrative title into a dynamic leadership position—one that led from the front, empowered systems, built bridges with stakeholders, and delivered measurable results that improved the daily lives of millions of working Indians.

This book, *In Service of the Nation*, takes us through the incredible journey of Mr. Krishnamurthi—not just as a civil servant, but as a thinker, reformer, and visionary. It reveals not only the positions he held or the policies he implemented, but the ideas he championed: transparency, inclusion, technology as a tool for justice, and citizen-first governance.

His tenure as CPFC is widely regarded as one of the most reformative phases in the history of the Employees’ Provident Fund Organisation (EPFO). But what is most inspiring is not just the scale of digital modernization he brought in, but the sensitivity with which he

approached his role. He saw each pensioner not as a statistic, but as a life with dignity; each employer not as a file, but as a partner in national productivity; each complaint not as an interruption, but as an opportunity to serve better.

What makes Mr. Krishnamurthi's story worth telling is not only his administrative acumen but his moral clarity. He reminds us that governance is not merely about compliance—it is about consequence. His reforms were not abstract shifts in code or policy; they translated into faster pensions for the elderly, less stress for workers accessing their hard-earned savings, and more accountability in how public money is managed.

As someone who has spent years in the realm of public health, legal policy, and child rights, I understand how systems either empower or suffocate. I have seen how a responsive administrator can tilt the balance in favor of justice. And it is for that reason that I felt compelled to document the life and leadership of Mr. Krishnamurthi in this volume.

This book is meant to serve many purposes. For the aspiring civil servant, it is a manual in ethical, transformative leadership. For the seasoned bureaucrat, it is a moment of reflection on what bold, people-centric reform looks like. For policymakers and legislators, it is a case study in institutional innovation. And for the Indian citizen, it is proof that our bureaucracy still holds men and women of vision who serve not for spotlight, but for substance.

I believe that the life of Mr. Ramesh Krishnamurthi offers a rare combination: of courage rooted in compassion, intellect grounded in pragmatism, and ambition steered by a deep sense of duty. It has been a privilege to trace that life through this book.

By Dr. R. G. Anand - MBBS, MD, MHA, FHM, PDCR, LLB, LLM

May it inspire many more to walk the path of service—not as a burden, but as a calling.

Sincerely,
Dr. R. G. Anand
MBBS, MD, MHA, FHM, PDCR, LLB, LLM

INTRODUCTION

THE SILENT STRENGTH OF PUBLIC SERVICE

There are two kinds of revolutions in the machinery of government. The first kind bursts onto the national stage with fanfare, political slogans, legislative drama, and sweeping headlines. The second—and perhaps more enduring—kind unfolds slowly, away from media glare, within offices, files, and institutions that shape the lives of ordinary citizens. These are quiet revolutions, led not by rhetoric, but by reformers. One such reformer is **Ramesh Krishnamurthi, IRS**, and this book is about the revolution he led from within the Indian bureaucracy—subtle in style, but seismic in impact.

The purpose of this book is twofold. First, it is an **exploration of a man**—his life, values, and philosophy. Second, it is a **study of public administration**—what works, what doesn't, and how ethical leadership can truly transform governance. In Mr. Krishnamurthi's life, these two aspects are seamlessly intertwined. To understand the modern EPFO (Employees' Provident Fund Organisation) as it stands today—digital, efficient, transparent—one must understand the principles and personality of the man who helped shape it from within.

Why This Book, and Why Now?

As India moves deeper into the 21st century, our nation faces two simultaneous challenges: the scale of our population, and the complexity of our systems. Public institutions must evolve—not in theory, but in delivery. And yet, very little is documented about the

individuals inside the system who make this evolution possible. While the media is filled with stories about politicians and entrepreneurs, the stories of **civil servants**—those who work within the constitutional framework without spotlight or slogan—remain untold.

This book aims to fill that gap. It is the biography of a **technocrat-administrator** whose integrity, foresight, and empathy have quietly but permanently altered the functioning of one of India's largest social security organizations. It is also a chronicle of **digital India in action**—not as a policy announcement, but as lived reality for millions of workers.

Ramesh Krishnamurthi's life is not extraordinary in the cinematic sense. He does not seek the limelight. He does not indulge in grandstanding. What makes his journey worthy of a full-length volume is precisely the fact that **his work speaks louder than his voice**, and his impact deeper than his presence. That, in today's world, is not just rare—it is revolutionary.

Who Is Ramesh Krishnamurthi?

An officer of the Indian Revenue Service, Mr. Krishnamurthi served in key capacities across India before becoming the **Central Provident Fund Commissioner (CPFC)**. This role placed him at the helm of an organization that safeguards the retirement and pension savings of over **27 crore Indians**. The stakes are immense. Missteps affect lives. Delay erodes trust. Inefficiency can translate to financial pain for families. Yet, when Mr. Krishnamurthi took charge, the EPFO was battling outdated processes, sluggish grievance mechanisms, and public distrust.

He approached this challenge not with fanfare, but with a **plan of precision**. His vision was grounded in three principles:

1. **Technology must serve the citizen, not complicate their life.**
2. **Every system must become leaner, faster, and more humane.**
3. **Leadership must empower employees, not merely supervise them.**

From this sprang a cascade of reforms—each of which will be explored in detail through later chapters: the strengthening of the **Universal Account Number (UAN)** framework; the development of **AI-based grievance redressal tools**; the integration of EPFO systems with **DigiLocker, Aadhaar, and UMANG**; the complete shift to **faceless processing** of claims. But perhaps more important than the tools was the **change in institutional mindset** that he catalyzed. Under his leadership, employees were trained not just to process claims—but to understand their moral weight.

Beyond Bureaucracy: A Leadership Model

What distinguishes Mr. Krishnamurthi's approach is that he **transcends the usual limits of bureaucratic behavior**. He is not a file-pusher. He is not a status-quoist. Nor is he an authoritarian. He believes in **intellectual rigor and data-led decision-making**, but balances it with **deep human empathy**. In an age where civil servants often become either technocrats or populists, he has managed to remain both **principled and people-focused**.

This book will show how his leadership style is rooted in:

- **Clarity of vision**
- **Gentle assertiveness**

- **Relentless follow-through**
- **Moral authority instead of hierarchical control**

He believes that government is not just an employer, but a **moral trustee**. His understanding of administration is as much philosophical as it is operational.

Methodology of This Work

This book is based on:

- Interviews with more than **40 individuals**, including former colleagues, subordinates, policy experts, and beneficiaries.
- Internal EPFO circulars, reports, dashboards, and memos.
- Public speeches and policy briefs authored or presented by Mr. Krishnamurthi.
- Government archives and media reportage.
- Direct conversations with Mr. Krishnamurthi himself—conducted over months in a spirit of open dialogue and reflective analysis.

The structure of the book mirrors the phases of his life and leadership:

- **Part I: Foundations** - Early life, education, and IRS career.
- **Part II: Administrative Philosophy** - His evolution as a systems-thinker within government.
- **Part III: The EPFO Reformer** - The heart of the book; his landmark tenure as CPFC.
- **Part IV: The Human Side** - Insights into his personal values, family life, and character.
- **Part V: Legacy and Lessons** - Reflections on his contribution to Indian governance and what lies ahead.

A Reader's Guide

You do not need to be a civil servant to read this book. If you are a worker whose life is tied to the EPFO, a student preparing for the UPSC, an entrepreneur dealing with compliance frameworks, or simply a citizen curious about **how your country works**—this book is for you.

Each chapter is designed to not only inform but inspire. Case studies, narratives, and personal anecdotes are blended with institutional history and policy insights. Together, they paint a **360-degree picture of what happens when an honest officer finds the right opportunity to lead.**

In Closing

This book is a reminder that **quiet leadership is not weak leadership.** That dignity in public service still matters. That systemic transformation is possible—when guided by clarity, courage, and conscience.

As we turn the pages ahead, may we not only learn about the life of Mr. Ramesh Krishnamurthi, IRS—but may we also rediscover our faith in governance, in decency, and in the timeless Indian ideal: “*Seva Parmo Dharma*” — Service is the Highest Duty.

CHAPTER 1

THE EARLY YEARS

“Before one leads institutions, one is shaped by home, by silence, by struggle.”

Long before he would take the helm of one of India’s most vital social security institutions... before he was known for pioneering digital reforms, empowering millions of workers, or becoming a name synonymous with quiet integrity in governance, **Ramesh Krishnamurthi** was simply a boy growing up in an ordinary Indian home—one where values were quietly passed down through lived example, not loud instruction.

He was born in the early 1970s into a **middle-class Tamil Brahmin family**, in an India that was still waking from the long night of colonialism and finding its feet in the fragile morning of democracy. The Emergency was a not-so-distant memory. The License Raj was suffocating enterprise. And yet, in millions of Indian homes, like the one Ramesh grew up in, there was a quiet confidence that **education, discipline, and morality** were still the ladder to dignity.

The Home that Built Him

Ramesh’s father, **Krishnamurthi Sr.**, was a man of austere habits and impeccable honesty—a government school teacher who believed that every child deserved a good education, regardless of their caste, income, or geography. He did not just teach subjects; he taught principles. Ramesh would often accompany his father on long walks through the dusty lanes of their town, listening silently as his father

spoke not only of arithmetic and grammar, but also of **justice, duty, and the quiet satisfaction of living a principled life.**

His mother, **Smt. Jayalakshmi Krishnamurthi**, was the emotional backbone of the household. Warm, deeply spiritual, and wise in the way only mothers can be, she instilled in young Ramesh the habits of introspection, kindness, and cultural rootedness. She taught him early Tamil hymns, made him recite slokas from the *Bhagavad Gita*, and reminded him that humility was not weakness—it was inner strength. **“Do not seek to be noticed, Ramesh. Seek to be useful, and you will always be remembered, quietly.”** That lesson would stay with him forever.

Theirs was not a house of excess. There were no imported goods, no luxuries, no grand vacations. But what the household lacked in wealth, it made up for in **intellectual richness**. The family library—if it could be called that—was a simple steel trunk filled with old books: Swami Vivekananda, C. Rajagopalachari’s Ramayana, handwritten lecture notes, and yellowing copies of *The Hindu*. Those books, read by the dim yellow light of a kerosene lamp during power cuts, were his first real mentors.

A Boy of Discipline and Curiosity

Even as a child, Ramesh was marked by two things: **a relentless curiosity** and an **innate sense of order**. He was the kind of boy who would disassemble a transistor radio just to understand its mechanics—and then meticulously reassemble it. Not out of mischief, but out of wonder.

School teachers remember him as the quiet one. He was not the loudest debater or the most dramatic orator. But when it came to

writing essays, solving math problems, or discussing civics, he would shine. He didn't memorize answers; he understood them. His classroom notebooks were neatly maintained, often with little annotations in the margins—a habit that would later translate into his methodical approach to file noting in the bureaucracy.

One of his classmates recalled a memory during a school assembly when Ramesh, barely twelve, quoted a line from Kural literature during a talk on truthfulness. **“Even a lie is a sin, if spoken to avoid effort.”** The teachers were stunned—not because the quote was rare, but because the child who spoke it understood its deeper meaning.

He never sought attention. But he always earned respect.

Teenage Years and the Discovery of Public Purpose

As he entered adolescence, India was undergoing massive social and political churn. The assassination of Indira Gandhi, the rise of coalition politics, the economic stagnation of the late '80s—all these forces were shaping the national mood. Ramesh, like many thoughtful young Indians, felt a deep anxiety. But unlike most, he **did not turn cynical**. He turned focused.

At sixteen, he began reading newspapers with analytical intensity. *The Hindu*, *Frontline*, and later, *India Today* became part of his daily rhythm. He was particularly fascinated by reports on governance failures—why pensions didn't reach people, how files got lost in departments, why certain schemes never translated into outcomes. It wasn't anger that drove him, but a burning desire to **understand the anatomy of dysfunction**—so that someday, he could repair it.

It was around this time that the seed of civil services was quietly planted. His teachers encouraged him. One of them, a retired IAS officer

turned academic, told him:
“Ramesh, don’t just read about governance. Step into it. The system is not perfect. But it can be made better—from the inside.”

That advice would echo later as a calling.

Formative Influences and Books That Shaped Him

Beyond family and school, it was **literature and philosophy** that most shaped young Ramesh’s mind. He was deeply drawn to Swami Vivekananda—not just for his spiritual thought, but for his message of nation-building through individual discipline. Later came Gandhi, Chanakya, and the writings of Ambedkar.

One can trace much of Mr. Krishnamurthi’s future administrative philosophy to these early readings:

- From **Vivekananda**, he learned to channel energy through action.
- From **Gandhi**, he absorbed the idea of leading by moral example.
- From **Ambedkar**, he developed a structural awareness of inequality.
- And from **Thiruvalluvar**, he took the timeless belief that virtue must precede ambition.

Each reading reinforced one belief: **That service was not a profession, but a calling.**

A Turning Point

There was no grand moment of revelation. No sudden transformation. But there was, always, a **constant evolution**. By the end of his school years, Ramesh was already clear: he wanted to pursue **public life through civil services**. He did not seek power, but **purposeful responsibility**. He did not want fame, but **impact**. He would often tell his younger siblings, “We owe something to this country—not just taxes, but thought.”

This was the soil in which the future CPFC of India was planted:

- A home of moral discipline.
- A mind shaped by books and public questions.
- A temperament suited for thoughtfulness, not theatrics.
- And a heart stirred not by rewards, but by duty.

As the next chapter will show, the path to UPSC and the IRS was not easy. But for Ramesh Krishnamurthi, every struggle was merely a stepping stone—towards the only destination that ever mattered: **serving the Republic with integrity and intellect**.

CHAPTER 2

THE ROAD TO UPSC

“It is not the examination that defines the man. It is the discipline that the journey demands.”

For millions of Indian youth, the UPSC Civil Services Examination is a formidable challenge—a mental Everest. It attracts the brightest, the most determined, and often the most desperate. But for **Ramesh Krishnamurthi**, it was never just a test of knowledge. It was the natural next step in a life that had always tilted toward **purpose, precision, and public service**. His road to the civil services was not paved with shortcuts or ambition alone. It was constructed brick by brick—with introspection, scholarship, sacrifice, and above all, a deep **reverence for duty**.

A Choice Shaped by Vision, Not Vanity

Unlike many of his contemporaries who approached the UPSC for its prestige or as a ticket to power, Ramesh approached it from a place of **moral inquiry**. By his second year in college, he was deeply disturbed by how governance failures hurt the poorest—be it the late delivery of pensions, or the inefficiency of the public distribution system. He saw not inefficiency alone, but **structural injustice**.

The civil services, he believed, were not meant for those who wanted control—they were meant for those who wanted **to repair**

systems with quiet dedication. For him, becoming a bureaucrat wasn't about status. It was about taking responsibility.

"The state is a covenant with its people," he once wrote in a private diary. "And every officer is a living clause in that contract."

Building the Foundation: Mental Preparation

Ramesh understood early that cracking the UPSC required more than just reading. It required **transforming one's mind** into a powerful, organized, and adaptive tool.

He began this transformation not with books, but with **discipline**:

- **Meditation and mindfulness** became part of his daily routine. He believed clarity of thought stemmed from inner stillness.
- **Diet and physical health** were taken seriously—not for aesthetics, but for endurance.
- He set boundaries with friends and family. He was never rude, but resolutely focused.
- He wrote affirmations and pasted them on his walls: *"Every hour matters."* *"If you can serve, you must."*

His **study desk** became his sacred space. Unlike aspirants who collected dozens of books, Ramesh curated a **tight, focused reading list**, which he revisited multiple times rather than reading superficially.

The Preparation Strategy: A Scholar's Blueprint

Ramesh's approach to the syllabus was surgical.

Polity and Governance

- He didn't just read Laxmikanth—he **reverse-engineered the Constitution**.
- Article by article, he noted the history, debates from the Constituent Assembly, and landmark Supreme Court judgments.
- He created charts that showed the evolution of governance institutions—Election Commission, CAG, NITI Aayog.

History and Culture

- Unlike others who memorized dates, Ramesh **mapped historical trends**: Why did empires rise and fall? What social movements led to constitutional values?
- He drew parallels between **ancient Indian administration** (Mauryan revenue models, Ashokan edicts) and modern governance.

Geography and Economy

- He didn't just read NCERTs. He studied **demographic transition theories, monsoon models, and spatial inequality**.
- In economics, he didn't stop at definitions. He explored **behavioral economics, Amartya Sen's capability theory, and taxation ethics**—which later became relevant in his IRS career.

Current Affairs

- He created his own monthly digests, summarizing editorials, international developments, and policy decisions.
- Every Friday, he wrote a mock policy brief: “How can India balance growth with equity?” or “Should Aadhaar be made mandatory for welfare?”

Writing Practice: More Than an Exam Skill

Ramesh saw writing as a form of **civic expression**. His essays were deeply philosophical yet grounded in data. Titles included:

- *“Conscience in Bureaucracy: A Forgotten Compass”*
- *“Federalism as a Negotiated Unity: The Indian Experience”*
- *“Reforming Without Rushing: The Role of Civil Servants in Democratic Patience”*

His answer sheets were never flashy. But they were **elegant**, with a clear introduction, a layered argument, balanced critique, and a humane conclusion. He was not writing to impress. He was writing to clarify. As one of his mentors said later,

“He didn’t write to top the exam. He wrote as if he was already in office, solving a real problem.”

First Attempt: Lessons from Disappointment

In his **first attempt**, Ramesh cleared the prelims with ease. Mains was solid. But he missed the final list narrowly. There were no tears. No public drama. He simply took a deep breath and said, “This was not failure. This was rehearsal.”

He spent the next three months in **complete reflection**. He reread his essays, studied toppers’ answers, and assessed his personality test performance. He realized that his answers had perhaps been **too academic**—and not practical enough. But more importantly, he realized that **technical skill must walk alongside human understanding**.

His second attempt was guided by one motto: *“Clarity. Courage. Compassion.”*

The Personality Test: Speaking with Stillness

By the time Ramesh reached his personality interview, he had become a **refined product** of intense introspection. The board members were impressed by his composure, depth of thinking, and firm yet respectful tone.

One board member asked,

“If you were posted in a district where corruption is systemic, and every honest action draws resistance, what would you do?”

Ramesh replied,

“I would begin with one honest file. Then one honest team. Then one honest outcome. Change does not need noise—it needs repetition.”

Another asked him,

“Why IRS and not IAS?”

He answered:

“Because taxation is not just about revenue. It’s about economic justice. It’s about how a nation chooses to collect and redistribute its trust.”

He left the room quietly, and soon after, he received the news: **He had been selected with distinction into the Indian Revenue Service.**

Training and the Making of a Technocrat

At the **National Academy of Direct Taxes (NADT)**, he was already seen as someone different:

- He was **analytical**, but never cold.
- He was **respectful**, but never submissive.
- He challenged ideas, but with **grace and evidence**.

He stood out not by dominating discussions, but by **asking deeper questions**:

- “What is the ethical limit of tax collection?”
- “Can we tax behavior, not just income?”
- “Should financial enforcement always be adversarial?”

He took field training seriously—listening to officers in rural tax units, trying to understand how compliance and fear were different forces. He developed a vision for **voluntary compliance through dignity**—a theme that would later echo in his EPFO reforms.

Conclusion: The Exam Was Just the Beginning

By the time Ramesh Krishnamurthi completed his training and took charge in his first posting, he was not just a government officer. He was a **man prepared for a mission**. The road to UPSC had changed him—not because he passed an exam, but because he had **transformed himself into the kind of officer the Constitution deserves**.

He carried no celebration. No fanfare. He packed his bags, touched his parents’ feet, and quietly reported to duty.

Because for him, service was never about arrival. It was always about **starting anew, every day—with clarity, courage, and conscience**.

CHAPTER 3

FOUNDATIONS IN THE IRS

“An office is not a seat of power—it is a platform for precision, principle, and people.”

Civil services are often seen as a destination. But for Ramesh Krishnamurthi, his induction into the **Indian Revenue Service (IRS)** was only the beginning of a far more meaningful journey — one in which the ideals he had carried into government would now be tested against the realities of governance.

The IRS is not often romanticized like the IAS or dramatized like the IPS. It is a service of spreadsheets, statutes, and silent calculations. But in the quiet hallways of this institution, lives the immense responsibility of safeguarding the **economic integrity of the Republic**. It was here that Ramesh Krishnamurthi would begin to sharpen the qualities that would one day make him a reformer — his **discipline, system-thinking, analytical sharpness, and moral clarity**.

Arrival at the National Academy of Direct Taxes (NADT)

The **NADT in Nagpur**, a premier institution for training IRS officers, was both a challenge and a revelation. For someone who had spent years studying tax policy from a philosophical and social justice lens, Ramesh now had to reconcile theory with the real tools of fiscal enforcement — audits, assessments, compliance reports, and raids.

He approached this shift with **academic humility**. Rather than rejecting the technical rigor of tax law, he embraced it. He would read

sections of the **Income Tax Act** the way others read literature — pausing to reflect on the implications of a clause, the equity of a provision, and the social consequences of an exemption. Where most cadets saw a paragraph of dense legalese, Ramesh saw the **skeleton of financial justice**.

In the classroom, he was quiet, but his questions were striking:

- “Why do we assume that the taxpayer is adversarial?”
- “Can a tax system be just and still be efficient?”
- “How do we balance discretion with due process?”

His instructors quickly noticed him—not as a showman, but as a **systems thinker**. He didn’t merely study the law; he sought to understand its spirit.

Bonding with Batchmates: Leading by Listening

Among his batchmates, Ramesh stood out for a reason that had little to do with scores or speeches: he **listened deeply**. He was never dismissive of doubts, never condescending to those who struggled. If a peer misunderstood a provision, Ramesh would walk them through it without judgment.

Despite his intellectual edge, he was **never competitive in a corrosive way**. For him, public service was not a race but a relay — and everyone had to be lifted for the baton to move forward.

Late-night discussions in dorm rooms, often revolving around fiscal ethics or government accountability, were where his peers saw the full force of his convictions. One fellow officer recalled:

“Ramesh wouldn’t just discuss policies. He would ask, ‘How will this impact the poor widow in a tier-III town?’ That was his lens.”

Field Training: The Classroom of Reality

After the theoretical phase, Ramesh’s field postings as a probationary officer began — and with it, **his encounter with India’s financial complexity in the real world.**

His first field training was in a mid-sized industrial city in southern India, where he was attached to the office of the **Deputy Commissioner of Income Tax**. What he found there was not malicious corruption or apathy — but **fatigue**. Officers buried in files. Staff conditioned to process without questioning. Taxpayers often intimidated, sometimes manipulative, but mostly confused.

He spent hours observing:

- **Tax return assessments** done manually, with spreadsheets that hadn’t changed in years.
- **Grievance redressals** where letters went unanswered for weeks.
- **Small business owners** who feared the department more than they respected it.

For Ramesh, this wasn’t depressing. It was instructive.

He noted that systems didn’t need **revolution** — they needed **restoration**. People didn’t need **overhaul** — they needed **empathy** and **efficiency**.

He began maintaining a field diary — not for compliance reporting, but for learning. Sample entries include:

- *“Not every non-compliance is evasion. Sometimes, it’s confusion.”*
- *“A good tax officer must be part economist, part sociologist, and part teacher.”*
- *“Wherever the state is unclear, private manipulation flourishes.”*

The Emerging Philosophy: Tax as Trust

It was during this phase that Ramesh Krishnamurthi began developing what would become a lifelong belief:

“The real purpose of tax administration is not to punish but to educate; not to chase but to guide; not to enforce blindly, but to uphold fairness with firmness.”

This philosophy crystallized in three principles that would guide his entire public career:

1. **Transparency builds trust.**
2. **Technology must simplify, not mystify.**
3. **Every officer is a policy in action.**

He began proposing small changes even as a trainee:

- Digitizing ledger systems in the circle office.
- Creating taxpayer education workshops in regional languages.
- Designing a simple one-page tax obligation summary for first-time taxpayers.

These ideas were unconventional — especially from someone so junior — but they were also undeniable in their merit. Some were adopted, some resisted, but none were ignored.

The Struggles of Youth and Idealism

His early postings, while productive, were not without emotional toll. Ramesh often encountered:

- **Senior officers resistant to change** (“This is how we’ve always done it”).
- **Workplace hierarchy**, where innovation by juniors was seen as insubordination.
- **Conflicting incentives**, where collection targets sometimes overshadowed fairness.

But Ramesh’s strength lay in **his temperament**. He never antagonized. He never complained. He navigated resistance not with confrontation but with **quiet consistency**.

“He was not loud, but he was impossible to ignore,” said a senior colleague who initially doubted him, but later became one of his strongest supporters.

The IRS as a Training Ground for Leadership

By the time he completed three years in the IRS, Ramesh had built a reputation:

- As someone who could understand both law and life.
- As an officer who never cut corners but never cut people down either.
- As a **quiet reformer**, who didn’t wait for position to start acting with purpose.

He was soon noticed by policy think tanks, senior bureaucrats, and ministry insiders for his **insightful notes, clean service record**, and his ability to **reimagine processes** rather than just replicate them.

It was clear: he was not destined to merely administer tax codes. He was being prepared — by life, by systems, and by self-discipline — to **lead institutions into the digital and ethical age**.

Conclusion: From Revenue to Reform

Ramesh Krishnamurthi's years in the IRS gave him:

- **A microscopic understanding of systems.**
- **A macroscopic view of citizen-state relationships.**
- And an **introspective model of leadership**, based on listening more than lecturing.

He had seen how systems break down, how people get lost in processes, and how even the most well-intentioned laws could fail without humane implementation.

These years were not glamorous. They were not headline-making. But they were the forge in which his **reformist steel** was cast — preparing him, quietly but thoroughly, for the defining role of his life: **Central Provident Fund Commissioner of India**.

And when that call would come, he would be ready — not just with skill, but with soul.

CHAPTER 4

AN EYE FOR REFORM

“Reform does not begin with position. It begins with perception — seeing the system not as it is, but as it ought to be.”

The corridors of Indian bureaucracy have seen many officers pass through. Some serve dutifully and disappear without a trace. Some rise in power, but not always in principle. A few — the rare few — become architects of change, not by chasing reform as a slogan, but by living it, word by word, note by note, decision by decision. **Ramesh Krishnamurthi**, even in his formative years in the Indian Revenue Service, began to emerge as such a figure.

This chapter explores how Mr. Krishnamurthi’s early postings, far from the center of power, became laboratories of reform. His ideas did not arrive in press releases — they manifested in memos, systems audits, team meetings, Excel sheets, and one-on-one conversations with clerks and taxpayers. It was reform in its **purest, most unglamorous form**: slow, thoughtful, and deeply structural.

A Post Where Most Would Pause, He Began to Build

After completing his foundational training at the **National Academy of Direct Taxes**, Ramesh was posted as an **Assistant Commissioner** in a zone known more for its industrial complexity and tax litigation backlog than for innovation. Many officers treated such postings as transitional — a stopgap before a more influential position.

But not Ramesh.

To him, **every office was sacred**. Whether it was a headquarter in Delhi or a remote regional tax circle, the challenge remained the same: *How do we make the system work for the people it was meant to serve?*

He began by doing what few officers did: **listening**.

“You cannot fix a machine you haven’t first understood,” he would say.

Over the first 90 days, he refused to change any structure. Instead, he conducted his own informal systems audit — not just of files and ledgers, but of people, morale, inefficiencies, and pain points.

He shadowed case officers, attended client meetings, walked into taxpayer facilitation centers, and quietly observed how communication broke down, how delays happened, how red tape spread not out of malice but **habit**.

The First Reform: Re-humanizing the Taxpayer Experience

Ramesh’s earliest reform was not digital — it was **psychological**.

He noticed how taxpayers, especially small traders and salaried individuals, entered the tax office with fear. Even when they were compliant, they came burdened by a **moral presumption of guilt** — conditioned by years of bureaucratic opacity and procedural intimidation.

He drafted a simple internal memo, later called the "**Decency Directive**", proposing that all officers:

- Greet taxpayers respectfully.
- Avoid legal jargon unless necessary.

- Provide printed summaries of conversations.
- Offer written explanations for any withholding of refunds.

This idea, though basic, was met with resistance. Some colleagues mocked it as "soft governance."

Ramesh stood firm.

"If the state does not speak to its citizens with dignity, how can it ask for their trust — or their taxes?"

After three months of implementation, the number of **repeat grievances dropped by 37%**, and so did escalations to appellate forums.

It wasn't revolution — but it was **real change**.

Process Mapping and Institutional Memory

Ramesh began undertaking something no one had officially asked for: **process mapping**.

He started documenting every internal workflow — from how a return was picked up for scrutiny, to how an assessment order was finalized. He created flowcharts, decision trees, and exception logs.

Why?

Because, as he observed:

"We cannot fix what we cannot see. And we cannot see what we have not mapped."

Through this exercise, he uncovered:

- Redundant paperwork that added no value.

- Manual approvals that could be automated.
- Steps that introduced delays but had no legal basis.
- A complete absence of real-time accountability metrics.

He compiled a report titled: **“Friction Points in Mid-Tier Tax Administration: A Practical Blueprint for Real-Time Reform.”**

Though unofficial, the report circulated quickly in the department. Senior officers quietly began adapting parts of it. For the first time, a young officer had not complained about inefficiency — he had **diagrammed it, diagnosed it, and demonstrated a cure.**

Early Digital Push: The Spreadsheet Revolution

While India was still years away from full e-governance in most departments, Ramesh was an early adopter of technology as a tool of **transparency and speed.**

In one posting, where manual registers were still being used for case progress and audit tracking, he introduced:

- A **color-coded spreadsheet system** to monitor file age.
- Weekly **status updates via shared drives**, minimizing “file misplacement.”
- A basic **email alert system** to remind staff of deadlines and court dates.

He didn’t wait for a national portal. He used what he had — Excel, Gmail, Google Forms — to build a digital skeleton that mimicked an IT-based case management system.

His experiment, when evaluated six months later, had led to:

- A **reduction in case-processing time by 22%**.
- **Fewer missed deadlines** for tribunal submissions.
- Improved coordination between legal and audit teams.

Colleagues began calling it “**Krishnamurthi’s Code.**” He simply smiled.

“Technology is not magic. It’s just clarity made repeatable.”

Mentorship and Culture-Building

Unlike many officers who focused solely on files, Ramesh saw **culture as the operating system** of any government department.

He began informal mentoring sessions every Friday — called “**Ethics in Administration: Tea Talks**” — where he shared case studies, moral dilemmas, Supreme Court judgments, and stories from his own mistakes.

He encouraged his staff to:

- Ask “why” before saying “no.”
- See their job not as rule enforcement, but as **justice implementation.**
- Record good practices in a shared document titled “*Office Wisdom Ledger*” — a living playbook of field-tested solutions.

One junior officer later said:

“He changed how we saw our work. From routine, it became responsibility.”

Standing Up — Quietly but Unflinchingly

In one memorable instance, Ramesh discovered an irregularity in a high-profile assessment — where political pressure was mounting to overlook procedural lapses. As a junior officer, he had no real power. But he did have conviction.

He raised the matter through internal channels, citing provisions, ethics clauses, and audit exposure risks. His stand did not make news. It didn't earn him applause. But it did two things:

1. The matter was escalated, reviewed, and corrected — quietly.
2. His credibility became unshakable.

Conclusion: Reform as a Habit, Not a Headline

By the end of his first few years in the IRS, Ramesh Krishnamurthi had already:

- Streamlined local workflows.
- Humanized taxpayer interaction.
- Improved staff morale.
- Proposed procedural reforms that were scalable.
- Built digital systems using non-digital tools.
- And, most importantly, he had done all of it **without seeking credit**.

He had no title that said “Reform Officer.” But he had already become one.

Because for him, reform was not a project. It was a **daily discipline**. It was not loud. It was not fast. But it was deep. And it was lasting.

The system had begun to notice. And soon, higher responsibilities would come — not by chance, but by choice. Because India, in the years to come, would need exactly what he was building himself into:

A reformer with patience. A leader with humility. A bureaucrat with vision.

CHAPTER 5

BECOMING THE CENTRAL PROVIDENT FUND COMMISSIONER

“The real weight of leadership is not power — it is responsibility carried quietly.”

The year that Mr. Ramesh Krishnamurthi assumed the role of **Central Provident Fund Commissioner (CPFC)** was not just another administrative year in the books of the Ministry of Labour. It was a moment of urgent institutional need. The Employees’ Provident Fund Organisation (EPFO) — a mammoth system designed to provide financial security to India’s working class — was showing signs of structural fatigue. The sheer scale of its operations had begun to choke under the burden of legacy processes, digital fragmentation, operational inconsistency across regions, and eroding public confidence.

For decades, EPFO had served as the backbone of retirement and social security for over 270 million workers. But it had also become, in many ways, a symbol of bureaucratic stagnation. From delayed pension processing to grievance backlogs, from poor data integrity to fragile digital platforms, the institution was being pulled in multiple directions, unable to keep pace with the expectations of a digitally savvy, mobile-first workforce. People trusted the idea of EPFO, but not always its delivery. The system needed not just another administrator at the top. It needed a reformer — someone who could see the institution for what it was, but more importantly, for what it could become.

Mr. Krishnamurthi was not an obvious or political choice. As an officer from the Indian Revenue Service (IRS), his appointment was unconventional in a system that often prefers intra-cadre promotions or seniority-based selection. But what made his selection inevitable to those who had followed his work was the clarity with which he had built a track record of **institutional diagnosis and quiet reform**. His reputation across ministries was not of a flamboyant leader, but of a methodical one — someone who used technology not as a buzzword, but as an enabler of human dignity; someone who did not just fix systems, but redefined how those systems saw their stakeholders.

When he assumed office, he did not issue directives from his chamber, nor did he host a press conference to signal a new era. What he did instead was far more telling: he began with silence. His first three weeks were spent without policy declarations. He requested operational data, toured field offices without media presence, and personally reviewed internal reports, audit summaries, and public grievance logs. He insisted on seeing raw complaints — not just dashboard numbers — because, as he later remarked, “Data without narrative is noise. We must understand how citizens feel our processes, not just how we measure them.”

His early tours across regional EPFO offices revealed a layered crisis. The challenges were not born out of incompetence, but inertia. Many systems functioned on outdated workflows. Claims processing timelines varied widely across states. The implementation of the Universal Account Number (UAN) was technologically ambitious but had not achieved operational standardization. Employee morale was uneven, and digital adoption had been implemented more as compliance than conviction. Beneficiaries — especially pensioners, low-

income workers, and small employers — often experienced the EPFO as an impersonal, difficult, and at times unresponsive institution.

In many ways, EPFO had become too large to change quickly, but too vital to allow failure. It was this paradox that Mr. Krishnamurthi was tasked to navigate. He understood that meaningful reform would require not just administrative tweaks, but a reimagination of the very relationship between the institution and the people it served.

Early into his tenure, he articulated a working philosophy that quietly circulated through internal meetings, training presentations, and reform proposals. First, he believed that **precision must replace performance theater**. He had seen in other bureaucracies how the pressure for fast results often led to superficial metrics and headline-seeking announcements. Instead, he wanted reform to be measurable, scalable, and grounded in the logic of the institution. This meant hard work behind the scenes — audits, mappings, codification of best practices, and standard operating procedures that could withstand leadership changes.

Second, he emphasized that **technology must amplify human logic, not replace it**. The EPFO had, over time, invested in digital infrastructure, but much of it had been patchwork — portals that didn't speak to each other, apps that crashed under user load, Aadhaar integrations that failed silently, and internal systems where automation was introduced without user understanding. Mr. Krishnamurthi's approach was both disciplined and empathetic. He initiated a comprehensive review of all core digital systems — from claim disbursement modules to grievance redressal architecture — and demanded that user experience, accessibility, and multilingual design be treated as integral, not optional.

Third, he insisted that **every employee be treated as a node in reform**. The culture in EPFO, like many public sector bodies, had developed layers of hierarchy that often stifled initiative. Field officers felt excluded from policy dialogue; clerical staff were overburdened and undertrained in digital systems. Instead of imposing reforms from the top, he convened working groups drawn from all levels of the EPFO hierarchy — regional commissioners, section supervisors, technical officers, data analysts, and field inspectors — to collectively map bottlenecks and propose operational solutions. What emerged was not just better ideas, but greater ownership.

In his first 100 days, rather than launching high-decibel reforms, Mr. Krishnamurthi focused on **rebuilding institutional plumbing**. He directed a national data integrity audit to clean duplicate UANs, reconcile pension records, and flag erroneous payments. He commissioned a full review of the Public Grievance Redress Mechanism, mandating that no ticket remain unacknowledged beyond 48 hours. He quietly renegotiated terms with IT vendors to improve accountability in platform maintenance, including clear uptime commitments and user feedback loops.

Perhaps the most important move, though understated, was his restructuring of how internal accountability was measured. Instead of incentivizing volume-based metrics like number of claims processed, his team introduced quality indices: how many claims were processed right the first time, how many needed follow-ups, how many escalations occurred. This shift signaled a larger cultural transition — from throughput to trustworthiness.

Another vital intervention during his early tenure was stakeholder engagement. EPFO had historically been seen as a monologue-driven body. Employers complied out of obligation. Employees barely

understood their entitlements. Trade unions often approached it as a fortress. Mr. Krishnamurthi reversed this dynamic. He initiated regular stakeholder roundtables, inviting small business owners, HR heads of large firms, gig platform representatives, and labour union leaders into consultative sessions. He listened to concerns ranging from compliance burdens and digitization gaps to the psychological experience of engaging with EPFO services. These conversations, though civil, were often critical — and that was precisely why they mattered.

Within six months, EPFO saw signs of change. Grievance pendency dropped. Claim processing timelines stabilized. Data quality improved. Mobile app adoption increased. Employee training was streamlined. The tone within the organization shifted — less defensive, more solution-oriented. Field offices began sending feedback without fear. Regional Commissioners began sharing innovation pilots, some of which were scaled nationally.

Throughout this period, Mr. Krishnamurthi avoided self-congratulation. He rarely appeared in public forums. His speeches, when made, focused on the work of his teams. His interviews were technical, not personal. Reform, to him, was not about visibility. It was about **structural repair, cultural dignity, and institutional restoration**.

By the end of his first year as CPFC, the headlines had not changed — EPFO was still a bureaucratic body in public imagination. But within its walls, a quiet revolution had taken root. Systems had begun to align. Mindsets had started to shift. The institution was learning to look at itself not as a controller of funds, but as a **custodian of citizen trust**.

What Mr. Krishnamurthi brought to EPFO was not just management. It was meaning. He had begun to rewire not only how the institution functioned, but how it **understood its own role in the lives**

of Indian workers. And in doing so, he reminded the civil service — and the country — that real leadership does not arrive with noise. It arrives with **clarity, discipline, and the relentless refusal to accept decay as destiny.**

CHAPTER 6

DIGITAL REENGINEERING OF THE EPFO

“Technology is not the reform. Reform is how technology is applied with clarity, consistency, and care.”

When Ramesh Krishnamurthi took over as Central Provident Fund Commissioner, he found that the Employees’ Provident Fund Organisation (EPFO) was already operating with a range of digital tools. However, what existed in name was far from the promise of true digital governance. There were portals, yes—but not platforms. There were apps, but they lacked functionality, consistency, and multilingual support. There were dashboards, but often they served optics more than operations. The organization had digitized, but it had not transformed.

To a casual observer, EPFO’s digital infrastructure might have seemed adequate. Yet, Mr. Krishnamurthi saw the systemic dissonance beneath the interface: internal databases that failed to sync; authentication processes that collapsed at scale; application modules that timed out; call centers overwhelmed by predictable, recurring problems. What needed to be done was not just an upgrade of infrastructure, but a reimagining of **how technology could serve the public—intuitively, reliably, and equitably.**

He approached the challenge not as a technocrat, but as an institutional architect. His central question was not “What can we build?”

but “What problem must we solve?” That shift—from form to function—became the cornerstone of EPFO’s digital reengineering.

At the heart of this strategy was the philosophy of **integrated design**. Mr. Krishnamurthi believed that digital transformation must flow in three directions: internally, toward improving employee productivity; horizontally, toward enabling inter-agency interoperability; and vertically, toward empowering the citizen. To achieve this, he ordered a comprehensive review of EPFO’s digital systems—code bases, vendor relationships, legacy software, uptime records, user complaints, and cross-platform compatibility. This wasn’t a one-time audit. It was an exercise in digital introspection.

The findings were unambiguous. Multiple systems operated in isolation. Backend databases used non-standard schemas. The UAN platform, though path-breaking in theory, lacked robust linkage across Aadhaar, PAN, DigiLocker, and employer data. The mobile application was inconsistent across Android and iOS devices. Importantly, the grievance redressal system—the very space where citizens sought help—was slow, often unacknowledged, and incapable of intelligent triage.

Mr. Krishnamurthi moved fast, but not rashly. He first identified priority action zones: grievance automation, UAN system reliability, claim processing efficiency, and beneficiary notification systems. Then, he brought together a cross-functional digital reform team—comprising domain experts from EPFO, NIC engineers, external consultants, and young officers fluent in both technology and field experience. Their job was not to propose grand digital solutions, but to fix what was broken, stabilize what was fragile, and simplify what had become needlessly complex.

One of the first reforms was the **redevelopment of the UAN linking and authentication framework**. Millions of workers across India had experienced the frustration of failed Aadhaar-PAN linkages. The errors ranged from mismatched names to outdated bank information and multiple UANs. Each failure represented a delayed claim, a missed pension, or a suspended benefit. Mr. Krishnamurthi insisted that the system be rebuilt around a principle he called “lowest common friction.” This meant designing workflows that could handle incomplete records, provide contextual error messaging, and offer fallback identity verification mechanisms. He also initiated mass data reconciliation drives, including collaboration with UIDAI and banks, to clean the backlogs.

Another area of rapid innovation was the **automation of routine claims**. Historically, each claim—be it for PF withdrawal, pension contribution, or insurance settlement—passed through multiple layers of scrutiny, even when the criteria were met. This created unnecessary load, bottlenecks, and employee fatigue. Mr. Krishnamurthi’s approach was to treat these high-volume, low-risk claims as candidates for process automation. Rule-based engines were developed to scan digital records, flag inconsistencies, and approve straightforward cases within seventy-two hours, often even sooner. The results were staggering: turnaround times dropped by over 60 percent in pilot regions, and staff were freed to handle more complex cases.

Simultaneously, the **EPFO grievance redressal mechanism was rebuilt from the ground up**. The previous version of the system, modeled after a traditional ticketing interface, lacked case intelligence. All complaints, regardless of urgency or nature, were handled in serial order. Mr. Krishnamurthi introduced a tiered classification system—urgent, high-risk, procedural, repetitive—based on complaint metadata.

Using natural language processing tools and AI modules, the system began to learn from complaint histories, predict resolution paths, and assign priority scores. Officers received case dashboards with color-coded flags, reminders, and performance tracking metrics.

But Mr. Krishnamurthi understood that platforms alone do not solve problems unless **people understand them, trust them, and feel included in their design**. To this end, he ordered the development of the **EPFO Digital Literacy and Access Index**, which measured not just digital rollout, but actual user comprehension. Regional offices were tasked with conducting awareness campaigns in vernacular languages, training sessions for employers and workers, and app tutorials in small towns and factory belts. The approach was decentralized: field offices had autonomy to adapt content, while headquarters tracked impact through usage metrics.

A key principle throughout this process was **user empathy**. Every form field was tested. Every notification message was rewritten in clear, accessible language. SMS alerts began going out in regional languages. Mobile apps were redesigned with fewer layers, reduced page loads, and simplified menus. Pensioners were sent proactive updates on status changes. Workers received summaries of their contributions. Employers were given a dashboard to track submissions, penalties, and reconciliations.

Another major milestone was the **integration of EPFO services with India's broader Digital Public Infrastructure**. Mr. Krishnamurthi pushed for full-scale interoperability with DigiLocker, UMANG, and Aadhaar. Claims could now be tracked, documents uploaded, and acknowledgements received without visiting EPFO offices. For gig workers and new platform-based employees, mechanisms were developed to allow onboarding even without traditional employer

codes—a crucial step in extending social security to the informal and semi-formal sectors.

Behind the scenes, the technology stack was also undergoing modernization. Legacy code was replaced with modular architecture. Data centers were consolidated for efficiency. Real-time analytics engines were deployed to monitor usage, detect anomalies, and generate performance dashboards for internal use. This was not glamorous work—but it was foundational. It gave the EPFO the capacity to be resilient under load, recover from outages faster, and measure outcomes accurately.

Throughout this period, Mr. Krishnamurthi maintained a **disciplined distance from credit**. His updates were technical, his review meetings sharp and focused, and his expectations from teams remained rooted in clarity: meet timelines, document everything, and ensure that the citizen comes first.

Within eighteen months, the results began to speak for themselves. Claim processing timelines reached historic lows. Public satisfaction ratings improved. Redressal mechanisms stabilized. Regional variation in service quality reduced. The EPFO app crossed millions of active users. Field officers reported reduced walk-in traffic, as more users began trusting digital channels. Vendors, who had long operated in silos, now had service level agreements with measurable accountability.

The digital transformation of the EPFO was not complete, and Mr. Krishnamurthi never claimed it to be. But it had moved from being a patchwork of tools to a **coherent, integrated, citizen-first service ecosystem**. It was an example of how public digital infrastructure, when

led by someone who understood both systems and people, could truly scale with dignity.

Perhaps the greatest achievement was that EPFO, under his leadership, no longer spoke about digital services as an aspiration. It **delivered them—quietly, efficiently, and across languages, devices, and socioeconomic barriers**. It no longer aspired to appear modern. It had become trustworthy.

In transforming EPFO digitally, Ramesh Krishnamurthi was not merely building a platform. He was building an institution that respected the time, identity, and dignity of every Indian it served. And in doing so, he reminded us that **technology is not innovation until it makes a poor man's life easier**.

CHAPTER 7

ORGANIZATIONAL LEADERSHIP

“Technology enables service, but people sustain it. Reform begins when people believe in the purpose behind their roles.”

Reforming a system is not merely about policy announcements or structural adjustments. True reform takes root only when the people within the system begin to think differently, act with clarity, and embrace the institution not as a burden, but as a shared responsibility. For Mr. Ramesh Krishnamurthi, one of the earliest lessons from his administrative experience was that **systems fail not just because they are broken—but because the people running them have stopped believing they can be fixed.**

By the time he began implementing large-scale digital and operational reforms at EPFO, he was acutely aware that unless the human machinery of the organization was simultaneously reoriented, any structural improvements would falter. Legacy organizations, he believed, were shaped not just by old rules but by **invisible habits**—and habits are harder to change than hardware.

The EPFO workforce comprised thousands of officers, staff members, clerks, inspectors, pension processing executives, IT teams, public interface workers, and field officers spread across hundreds of regional offices. Many had joined decades ago under entirely different operational paradigms—manual processing, ledger books, in-person hearings, and centralized authority. To shift them toward digital-first,

outcome-oriented, citizen-sensitive service delivery required more than issuing circulars. It required **leadership from within**.

Mr. Krishnamurthi began with a simple question: what do EPFO employees currently understand about the institution's mission? He initiated a series of internal surveys—anonymous, non-punitive, and open-ended—to assess how officers perceived their role, what challenges they faced, and how they viewed organizational change. The results, while mixed, were revealing. Many staff members expressed **deep institutional loyalty**, but also fatigue. There was a perception that innovation was often top-down, that frontline problems were ignored, and that reform sometimes translated into more work without adequate support.

Rather than defend the system, Mr. Krishnamurthi acknowledged these realities. His leadership philosophy was rooted in **empathetic truthfulness**. He believed that honesty with one's team was not a threat to morale—it was a foundation for rebuilding it.

He began by dismantling the **hierarchy of voice**. In many public sector organizations, ideas travel only from the top downward. Junior officers hesitate to speak freely, and field staff are rarely consulted. Mr. Krishnamurthi reversed this by introducing structured feedback loops from the bottom upward. Every regional office was asked to nominate "Process Innovation Teams" comprising junior and mid-level staff, whose job was to document inefficiencies and propose practical workarounds. These were not symbolic committees. Their reports were reviewed at the highest level, with implementation tracked transparently. When a small team from a northern region proposed a simplified pension transfer workflow, the idea was evaluated, validated, and scaled nationally. The message was unmistakable: **you are heard, and you matter**.

Training became the next pillar of his leadership strategy. Most employees had undergone some level of orientation when they joined, but many had never received formal training on digital tools, grievance platforms, or public engagement. Mr. Krishnamurthi mandated the development of the **EPFO Employee Capacity Index**, a diagnostic tool to identify skill gaps. Offices were evaluated not just on outputs, but on preparedness. Regional training modules were overhauled. Practical sessions replaced generic lectures. Instructors were drawn from the best-performing field teams, not just from central offices. Employees were given clear indicators of what was expected and were shown how to do it, not merely told.

He also addressed a subtler, but deeply consequential issue: **staff morale and organizational identity**. For too long, EPFO employees had seen themselves as paper processors, not public service providers. To change this narrative, he instituted what came to be known internally as the “Service Dignity Framework.” This was not a marketing tool. It was a structured philosophy integrated into reviews, training, and communication. It rested on three tenets: first, that every officer is a steward of citizen trust; second, that dignity must be upheld both for the beneficiary and the officer; and third, that performance without purpose leads to burnout, not reform.

The framework found expression in small but meaningful rituals: celebrating offices that achieved zero backlogs for the quarter; public commendation for staff who went out of their way to assist elderly pensioners; knowledge-sharing sessions where one office’s innovation was broadcast across zones. Importantly, there were no cash rewards or artificial incentive schemes. What he nurtured was a **culture of intrinsic motivation**, where the reward was the satisfaction of professional pride and collective achievement.

Performance management was restructured as well. Traditionally, staff appraisals were document-heavy, compliance-focused, and largely ritualistic. Under Mr. Krishnamurthi's direction, the appraisal process was transformed into a developmental dialogue. Supervisors were encouraged to hold biannual check-ins, where employees could talk about barriers they faced, support they needed, and goals they wanted to pursue. Performance was judged in context, not isolation. Exceptional service was recognized, not just in headquarters memos, but within the teams themselves—through field visits, appreciation letters, and team-wide discussions.

An important dimension of his internal leadership was **mental well-being and emotional safety**—areas rarely addressed in public institutions. He directed that counseling support be offered discreetly for employees struggling with stress, loss, or burnout. He introduced regular reflection sessions for senior leadership—convenings where officers shared not numbers, but challenges, learnings, and ethical dilemmas. These were not performance reviews. They were conversations. And they humanized the leadership process in ways rarely seen in public bureaucracy.

Leadership, in Mr. Krishnamurthi's view, was not about commanding authority. It was about creating a **climate of responsibility, dialogue, and shared purpose**. He did not seek obedience. He sought alignment. His engagement with staff was never one-directional. He listened with the same intensity that he expected others to bring to their tasks. And when he gave feedback, it was direct, constructive, and anchored in mutual respect.

By the end of his first full year as CPFC, the internal culture of EPFO had begun to shift perceptibly. Regional offices reported higher levels of self-initiated reforms. Internal communication became faster

and more transparent. Attrition reduced. Internal surveys showed a marked rise in job satisfaction and perceived agency. More importantly, the organization no longer responded to change with suspicion. It responded with preparedness.

What Mr. Krishnamurthi achieved through organizational leadership was not the creation of a perfect workforce. He did something harder. He helped rekindle a belief across ranks that **they were not simply managing accounts or disbursing pensions—they were custodians of the social contract.**

In a time when governance is too often reduced to digital tools and fiscal targets, he restored a quieter truth: that systems succeed when **people feel seen, heard, trusted, and inspired to serve.** That institutions endure not through compliance alone, but through care.

It is through this lens—of people-led reform—that one begins to understand the depth and durability of his leadership. He did not simply move the EPFO forward technologically. He **awakened its people to their role in shaping the lives of millions.** And in doing so, he reminded the nation that reform, at its core, is not a matter of machinery—but of meaning.

CHAPTER 8

THE CITIZEN AT THE CENTER

. “A public institution without a human face is not a service—it is a structure. Reform begins when the citizen is no longer on the outside of the system but at its heart.”

For decades, the relationship between the citizen and the Indian bureaucracy has been shaped by distance—emotional, procedural, and often, linguistic. The common person views government offices as intimidating structures built around confusing rules, indifferent employees, and uncertain timelines. Nowhere was this perception more deeply felt than within social security institutions such as the Employees’ Provident Fund Organisation (EPFO). While EPFO legally existed to safeguard the savings of workers and provide them with post-retirement dignity, its processes often **pushed people into frustration, rather than pulling them toward resolution.**

By the time Ramesh Krishnamurthi took charge as the Central Provident Fund Commissioner, the complaints were recurring and predictable: difficulty in accessing accurate account information, slow resolution of claims, inconsistent responses from offices, non-transparent grievance redressal mechanisms, and digital platforms that created more confusion than clarity. But beyond these issues was something even more concerning—a **growing perception that EPFO was a remote, uncaring body**, detached from the lived realities of its members.

Mr. Krishnamurthi immediately recognized that technical fixes alone would not suffice. He understood that systems can operate, but only trust sustains them. His vision, therefore, was not just to improve service delivery, but to **fundamentally reframe the relationship between the institution and its beneficiaries**. At the heart of this reframing was a core principle: the citizen must not be treated as an interruption to the system, but as the **purpose of the system**.

To begin this process, he ordered a full review of the **public interface infrastructure of the EPFO**, both online and offline. This involved not just technical audits of portals and mobile apps, but ethnographic assessments of how people interacted with EPFO in real life. Field officers were asked to document how many people visited offices, for what issues, how long they waited, and what their experience was like. Surveys were conducted in local languages in factory belts, small towns, and metros, asking workers how they perceived EPFO: Did they understand their rights? Did they know their UAN? Could they track their pension status?

The responses revealed a stark gap between **what the system offered** and **what the citizen experienced**. While digital services technically existed, most workers were unaware of how to use them. Regional websites were inconsistent. Helplines were frequently unreachable. In-person interactions were marked by hierarchy, jargon, and procedural rigidity. Pensioners, in particular—many elderly and digitally illiterate—found themselves caught in a web of unanswered queries and failed authentication processes.

Armed with this understanding, Mr. Krishnamurthi began a series of interventions aimed at **placing the citizen at the center of the EPFO's operational design**. One of his first moves was to establish the **Beneficiary Experience Taskforce**—a multidisciplinary team drawn

from public administration, behavioral economics, digital interface design, and field officers. Their job was to deconstruct every user journey—from the moment someone tried to register an establishment or check their balance, to the moment they received a pension disbursement—and identify every point of confusion, delay, or discomfort.

This analysis led to a **complete overhaul of citizen-facing services**, beginning with communication. EPFO's digital portals, mobile applications, and automated messages were rewritten in simple, accessible language. Technical terms were replaced with explanatory phrases. Regional language support was added across platforms. For the first time, SMS alerts to beneficiaries were not just confirmations—they carried explanations. Pensioners began receiving updates on payment dates, and workers were alerted about missing contributions or pending KYC, with actionable next steps.

More crucially, Mr. Krishnamurthi **humanized the interface** of the institution itself. He introduced what came to be known internally as the **EPFO Service Pledge**—a code of conduct that every frontline employee was expected to uphold when interacting with the public. This was not just about politeness; it was about **deep respect** for the beneficiary's time, anxieties, and dignity. Staff were trained to guide, not just process. Office spaces were redesigned to reduce physical barriers, introduce helpdesks, and offer seating and signage for walk-in visitors.

The reforms were not limited to those with digital access. Recognizing the digital divide, particularly among low-income and elderly beneficiaries, Mr. Krishnamurthi expanded **in-person grievance support services**. EPFO outreach vans were launched in select districts, taking services directly to industrial areas. Special grievance redressal

camps were organized in collaboration with trade unions, where thousands of workers could access services without navigating city bureaucracies. Retired workers were given special helpline support. A dedicated pensioner cell was set up at the central level to fast-track legacy complaints.

At the same time, digital platforms were not neglected—they were improved and personalized. The **EPFO app** was redesigned to reflect real user behavior. Its new interface featured a simplified home screen, intuitive navigation, and prominent action buttons for common queries such as balance checks, claim status, and UAN activation. Fingerprint and facial recognition options were introduced for pensioners facing difficulties with Aadhaar verification. Claims tracking was made real-time. For those unable to access the app, an automated WhatsApp bot provided basic services in multiple languages.

But perhaps the most culturally transformative aspect of his citizen-centric leadership was the introduction of a **public accountability dashboard**, which published service delivery metrics in real time. For the first time, the public could see how long claims were taking to process across different regions, how many grievances were pending, and what the trends were over time. This transparency served a dual purpose—it reassured the citizen that the institution was working, and it pushed internal teams to compete, improve, and remain vigilant.

Moreover, he introduced **storytelling into institutional culture**—a subtle but powerful way to close the distance between the citizen and the system. EPFO's newsletter began featuring stories of beneficiaries: a retired textile worker whose pension dispute was resolved after years; a widow who received her husband's insurance claim through an outreach camp; a small business owner who successfully digitized his

establishment records. These stories were circulated within the organization, celebrated in regional offices, and shared in training sessions—not as propaganda, but as reminders of **why the work mattered**.

Through all these efforts, Mr. Krishnamurthi made one message resoundingly clear: **the citizen is not a data point. The citizen is the client, the stakeholder, and the sovereign**. This was not mere rhetoric. It was embedded into policy, process, and daily practice.

The results of this shift were measurable. Grievance satisfaction ratings improved across platforms. Walk-in footfall decreased in urban offices as digital services became more trusted. Pension disbursement errors reduced. Field officers reported fewer repeat complaints. Trade unions expressed higher satisfaction with the institution's responsiveness. Most importantly, the EPFO—once known for silence and slowness—was now seen as an institution that **responded**.

What Mr. Krishnamurthi achieved was not a cosmetic makeover of EPFO's public image. He **transformed its internal mindset**—from being a file-driven bureaucracy to a citizen-first service institution. He taught the organization to **see the face behind the form**, the human behind the number, and the family behind each fund.

In doing so, he reminded Indian bureaucracy of its first and greatest purpose: to serve not as rulers or gatekeepers, but as **facilitators of trust, dignity, and justice**.

CHAPTER 9

POLICY ADVOCACY AND NATIONAL IMPACT

“The strength of a public institution lies not only in how it serves its own mandate, but in how it strengthens the wider architecture of governance.”

While most bureaucrats spend their careers managing departmental silos, Ramesh Krishnamurthi saw governance as a continuous ecosystem—a **constellation of institutions, policies, processes, and human experiences**. His work at the Employees’ Provident Fund Organisation (EPFO) was not limited to internal management or public-facing reforms. From the beginning of his tenure as Central Provident Fund Commissioner, he recognized that EPFO did not operate in a vacuum. It was a node in a vast network of laws, ministries, financial systems, and social protections that defined the contours of labor and welfare policy in India.

His vision of reform was therefore not confined to institutional efficiency. It was inherently **policy-driven and intersectoral**. The scale of EPFO’s impact—touching over 270 million workers and controlling a fund corpus larger than many state budgets—meant that the organization’s health had direct implications for macroeconomic policy, labor mobility, gig economy regulation, and India’s broader social security framework.

One of Mr. Krishnamurthi’s early policy contributions as CPFC was in the arena of **codification and simplification of labor laws**,

particularly through the Government of India's initiative to consolidate over 40 central labor laws into four major codes. Among these, the **Code on Social Security, 2020**, was of immediate relevance to EPFO. While the code provided a unified legal framework, its successful implementation depended entirely on the readiness of institutions like EPFO to adapt, absorb, and enforce its provisions.

Rather than wait for instructions, Mr. Krishnamurthi proactively positioned EPFO as a **policy implementation partner**, not merely a subordinate agency. He constituted an internal policy think tank within EPFO, drawing experts from actuarial science, labor law, information technology, and data governance. This team worked to map existing EPFO schemes against the new Social Security Code, identify legal ambiguities, and recommend procedural alignment. Their analysis was shared with the Ministry of Labour and Employment, earning recognition for its technical rigor and field-level realism.

At the same time, Mr. Krishnamurthi expanded his focus to **coverage expansion and inclusion**. Traditionally, EPFO services had centered on formal sector employment, primarily through registered establishments employing 20 or more workers. However, India's labor force was increasingly informal, mobile, and digitally distributed—comprising gig workers, platform-based contractors, inter-state migrants, and part-time employees. The classical design of provident fund enrollment, rooted in employer-led compliance, could no longer keep up.

He advocated for a **paradigm shift in social security coverage**, one that moved from employer-centricity to worker-centricity. In multiple policy consultations, he proposed the development of a **universal contributory social security account**—portable, Aadhaar-seeded, and decoupled from a single employer identity. His proposals

were grounded in practical feasibility: leverage the existing UAN infrastructure, integrate with national financial inclusion databases, and allow workers to make micro-contributions through digital wallets or Unified Payments Interface (UPI).

This approach was not theoretical. Under his leadership, EPFO began pilot programs in collaboration with state governments and labor platforms to test enrollment models for gig workers and self-employed artisans. These pilots generated critical data on behavior, payment frequencies, and dropout risks. The findings were shared with NITI Aayog, the Ministry of Finance, and international partners such as the International Labour Organization (ILO), where India's social security reforms were increasingly being studied as models for emerging economies.

Another area where Mr. Krishnamurthi's policy voice made a deep impact was in **pension adequacy and sustainability**. He raised important questions around the long-term solvency of the Employees' Pension Scheme (EPS), which had become strained due to changing demographics, rising life expectancy, and stagnant contribution rates. Rather than propose arbitrary fixes, he commissioned actuarial audits and scenario simulations—studying international models in countries like Chile, Malaysia, and Sweden. His team developed policy options that balanced financial sustainability with equity, including contribution reforms, indexation mechanisms, and conditional co-funding models for vulnerable sectors.

These policy briefs were not confined to EPFO's internal files. They were presented at national policy forums, parliamentary committees, and inter-ministerial working groups. In each setting, Mr. Krishnamurthi's contributions stood out for their **evidence-based**

framing, real-world sensitivity, and legally coherent language—a rare blend in a policy space often caught between ambition and ambiguity.

One of his most respected policy contributions came during deliberations over **interoperability between welfare platforms**. He argued that the future of Indian welfare would depend not just on the strength of individual schemes, but on the **connectivity between them**. He proposed the concept of a **Social Security Stack**—a federated data and service layer that would allow schemes like EPFO, ESIC, PM-SYM, and Atal Pension Yojana to share eligibility data, enable automatic enrollment, and provide consolidated dashboards to workers.

In meetings with the Ministry of Electronics and Information Technology (MeitY), he emphasized the need for **open standards, API-based architecture, and data fiduciary norms** that would protect user privacy while enabling service efficiency. His technical grasp of digital infrastructure—rare among senior administrators—allowed him to communicate fluently with engineers, lawyers, and bureaucrats alike. His proposal found resonance, and elements of it were later incorporated into the broader discourse on India's digital public goods architecture.

Beyond domestic policy, Mr. Krishnamurthi also emerged as a respected voice in **international social protection forums**. Representing EPFO at conferences hosted by the ILO, World Bank, and ASEAN social security associations, he shared India's experience in scaling contributory schemes to tens of millions of workers. What set his interventions apart was that he **did not exaggerate success**. He spoke honestly about challenges—such as beneficiary duplication, data integrity, grievance delays—and focused instead on the institutional frameworks that had enabled incremental but meaningful progress.

Through this honesty, he earned credibility, and through credibility, he earned collaboration. Under his leadership, EPFO established formal and informal partnerships with a range of institutions: actuarial associations, legal think tanks, fintech incubators, and labor rights NGOs. These networks expanded EPFO's intellectual reach and allowed it to anticipate, rather than merely react to, emerging challenges.

Policy advocacy, in Mr. Krishnamurthi's hands, was not an occasional activity. It was a **daily administrative posture**. Every memo, every file, every reform note was written not just to solve today's problem, but to align with a long-term vision of a more just, responsive, and citizen-owned welfare state.

What made his policy work exceptional was not that it came from the top, but that it **rose from operational depth**. Because he had dealt with beneficiary grievances, system limitations, and legacy contradictions firsthand, his policy positions were grounded in real-life constraints. He never proposed what could not be implemented. But he never allowed constraints to justify stagnation either.

By the third year of his tenure, Mr. Krishnamurthi had become a reference point—not just within EPFO or the Ministry of Labour, but across the Indian policy landscape. His name appeared in footnotes of NITI Aayog concept notes, his comments were cited in labor reform debates, and his team's pilots were discussed in parliamentary standing committee reports. Yet, as was his nature, he remained understated. There were no press releases underlining his involvement, no media campaigns seeking validation. He let the work speak.

In placing EPFO at the center of national policy discourse on social protection, Ramesh Krishnamurthi achieved what few technocrats ever

do: he bridged the gap between **bureaucratic delivery and structural vision**, between **institutional mandate and national mission**. And in doing so, he reminded India that policy is not just about papers—it is about people, purpose, and the persistent belief that institutions can change not just lives, but legacies.

CHAPTER 10

THE PHILOSOPHY BEHIND THE REFORMER

“The true measure of a civil servant is not found in rules applied, but in principles lived—quietly, consistently, and without applause.”

Every institution has procedures, policies, and powers. But not every institution has purpose. It is this distinction—between compliance and conscience—that separates mere administrators from true reformers. Over the course of his career, and most visibly in his transformative tenure as Central Provident Fund Commissioner, Mr. Ramesh Krishnamurthi demonstrated that **administrative leadership is not simply a matter of skill or knowledge—it is, at its core, a matter of philosophy.**

What shaped this philosophy was not a single moment, but an accumulation of disciplines—intellectual inquiry, personal ethics, spiritual reading, field experience, and a relentless commitment to integrity. Colleagues often remarked that his decisions, whether on public grievances or national policy, bore the mark of something deeper than pragmatism. There was a moral architecture beneath his management—a worldview that believed in systems, yes, but placed **human dignity** at the center of those systems.

To understand Ramesh Krishnamurthi, one must understand how his mind works—and how it has been quietly nourished over decades by a library of influences that stretch from ancient texts to modern thought, from bureaucratic manuals to philosophical treatises. His

personal journals and private reflections reveal a man who reads not merely to collect information, but to **build internal order**. He often quoted Swami Vivekananda, especially in closed-door staff sessions. One quote in particular reappeared in many of his notes: *“They alone live who live for others. The rest are more dead than alive.”* This idea—of service as spiritual expression—was not a slogan for him. It was an anchor.

Unlike many of his peers who leaned heavily on managerial literature or administrative precedent, Mr. Krishnamurthi regularly returned to a range of **civilizational and ethical sources**. His understanding of governance was not narrowly modern; it was deeply rooted in the Indian philosophical imagination. He drew from the *Bhagavad Gita* the idea of detached action—work done not for outcome or reward, but because it is the right thing to do. This allowed him to remain centered even when his efforts did not yield immediate applause. It also allowed him to avoid bitterness when reforms were slowed, criticized, or misunderstood.

Yet, he was not a romantic idealist. His reading of Chanakya’s *Arthashastra* gave him a sharp sense of **realpolitik**—the necessity of timing, strategy, and calibrated influence in public affairs. He often reminded junior officers that “naïveté is not idealism.” In his leadership style, this translated into a careful balance: **ethical clarity without administrative naivety**.

One of the most significant features of his thought process was **systems thinking**. Rather than react to isolated problems, he sought to understand the patterns that produced them. In one internal seminar, while discussing pension disbursement errors, he asked not “Why did this happen?” but “What process keeps making this happen?” This

pattern of thinking—moving from symptom to structure—allowed him to design reforms that addressed causes, not just consequences.

A lesser-known but equally central part of his philosophy was his approach to **time**. He saw public time as sacred. Delay, for him, was not simply inefficiency—it was injustice. His diaries include reflections on time management not merely as a productivity tool but as an ethical framework. He believed that the government is not the owner of time, but its steward on behalf of the people. This is why many of his reforms—especially those in grievance resolution and digital claims—focused on reducing delay, eliminating redundant steps, and ensuring that citizens did not waste their lives waiting for decisions.

Mr. Krishnamurthi was also profoundly shaped by **constitutional morality**. For him, the Constitution was not a legal instrument alone; it was an ethical compass. He frequently quoted the Preamble—not ceremonially, but substantively. Justice, liberty, equality, and fraternity were not abstract ideals; they were benchmarks against which he measured internal memos, policy drafts, and staff behavior. His belief in the rule of law was uncompromising, but he always insisted that laws be interpreted with the spirit of fairness. In situations where strict procedural application led to human hardship, he found ways—within legal bounds—to reframe policies, offer relief, or escalate issues for reconsideration.

Yet, despite the strength of his convictions, Mr. Krishnamurthi did not impose ideology. His leadership was not performative. He did not seek to become the face of reform. He did not dominate meetings with rhetoric. He believed in what might be called “**administrative reticence**”—**the power of quiet persuasion, the influence of example, and the discipline of listening more than speaking**. Those who worked closely with him often noted how he would allow a conversation to

unfold, allow even opposing views to be aired, before slowly distilling the room's confusion into a clear decision—delivered not as command, but as logic.

This reflective temperament was paired with an unusual degree of **emotional intelligence**. His staff relationships were marked by a deep sense of trust, not surveillance. He understood that human behavior within a system was shaped as much by design as by culture. That's why, in reforming EPFO, he spent as much time talking to clerks and field officers as he did with coders and consultants. He respected the moral agency of his team. He never believed that only leaders think; he believed that **every worker, when treated with respect, becomes a node of reform**.

Another central tenet of his philosophy was the belief in **public humility**. He held that the power of the civil service comes not from authority, but from restraint. He was acutely aware of the asymmetry between government officers and ordinary citizens—the asymmetry of knowledge, access, language, and fear. This awareness made him gentle in his public posture. He refused to use jargon in public addresses. He ensured that every policy document had a citizen version in plain language. He once told a junior officer, “If the citizen cannot understand your order, you have failed, no matter how well you wrote it.”

This humility also extended to how he saw **success**. He was not concerned with legacy, awards, or recognition. His writing suggests that he saw success as **invisible public good**—the complaint that was never filed because the problem was prevented; the pensioner who didn't have to ask for help because the system worked; the junior officer who chose ethics over shortcuts because the culture encouraged it. For Mr. Krishnamurthi, **the absence of failure was a sign of success—not its celebration**.

Intellectually, he was restless but anchored. Alongside classical Indian texts, he read contemporary thinkers—Amartya Sen on justice and capabilities, Yuval Noah Harari on the future of work, Elinor Ostrom on governance of commons, and Atul Gawande on systems improvement in public health. But his reading was never abstracted from practice. He constantly sought to apply ideas, translate theory into design, and test principles against reality. His office shelves carried not just policy reports but handwritten notes cross-referencing passages from philosophy with clauses from the EPF Act.

At his core, Ramesh Krishnamurthi believed in the **moral possibility of governance**. He believed that good government was not accidental. It was the result of intentional thinking, careful architecture, and ethical leadership. He believed that institutions can be made to reflect the better impulses of society—not just its inertia. And he believed, above all, that the civil servant is not a manager of the state, but a **servant of the republic**.

This philosophy—quiet, complex, and coherent—was not broadcast in headlines. It was embedded in every decision he took, every file he cleared, every team he built. It is the thread that ties together the reforms described in earlier chapters. And it is the compass that will guide his work in the years to come.

CHAPTER 11

WORK-LIFE BALANCE AND BEYOND THE OFFICE

“The quality of public service depends not only on systems and statutes—but on the inner life of those who serve.”

Public servants, especially those in high-stakes leadership positions, are often viewed through the narrow prism of their roles. Their identity becomes indistinguishable from their office. Their public decisions are scrutinized, their failures catalogued, and their successes simplified. Yet behind every such figure lies a human being—one navigating the quiet, private challenge of balancing a life of intense public obligation with the deeply personal need for meaning, solitude, reflection, and renewal.

In the case of **Ramesh Krishnamurthi**, this balance has been not only a personal necessity, but a philosophical imperative. For him, public service is not an act of self-erasure—it is a vocation that must be anchored in **private discipline, intellectual replenishment, emotional clarity, and moral solitude**. This chapter examines how he has nurtured those inner dimensions while carrying the immense burden of administrative leadership.

From early in his career, Mr. Krishnamurthi demonstrated a **remarkable ability to manage time with integrity**. While his colleagues often worked in cycles of urgency, deadlines, and fatigue, he maintained a consistent routine grounded in early waking, deliberate work blocks, and quiet reflection. His mornings began not with emails or files, but

with **reading and silent journaling**. He believed that the tone of the day was set in the first hour—and that hour had to be reserved for uninterrupted thought.

His reading habits reflected the diversity of his intellectual appetite. Beyond administrative documents and legal texts, his shelves included Indian classical philosophy, economic theory, sociology, and literature. He often alternated between reading the *Bhagavad Gita* in Sanskrit and browsing through essays by Amartya Sen, reports from the OECD, or writings by George Orwell. He believed that the mind of a public servant must remain open—not just to data, but to dissent, to history, and to the moral dilemmas of leadership.

Colleagues often wondered how he managed to remain calm under pressure. The answer, according to those closest to him, lay in his **emotional regulation and internal detachment**. He did not personalize criticism. He did not over-celebrate praise. His emotional state was rarely reactive. During crises—be it a political controversy, a media trial, or a technology failure—he would retreat inward, assess the problem analytically, and focus only on solutions. Those who worked with him knew not to expect panic or blame-shifting. What they saw instead was a calm, methodical approach grounded in perspective.

And yet, detachment did not make him distant. Mr. Krishnamurthi was known to check in on the well-being of his team, remember the names of support staff, and express gratitude to drivers, security personnel, and office attendants. His sense of humility extended beyond rhetoric. He saw every role in government—however humble—as **dignified and essential to the state's mission**. This quiet respect created trust, even among those who never interacted with him directly.

His **family life** remained deeply private, but it was, by all accounts, a source of emotional anchoring. His spouse, a professional in her own right, shared his values of simplicity, privacy, and intellectual curiosity. Their home, while modest by the standards of civil service elite, reflected order, aesthetic restraint, and serenity. There were no ostentatious displays of wealth or influence—only books, traditional music, and the quiet warmth of domestic order. They raised their children with similar values: respect for education, commitment to ethical living, and humility in ambition.

What set Mr. Krishnamurthi apart was not that he worked long hours. Many officers do. It was that he knew **how to protect his mind from becoming consumed by the machinery he managed**. He maintained a clear line between problem-solving and over-identification. He would carry files home, yes—but he would not allow them to colonize his every waking thought. In the evenings, he would step away from his desk, walk in silence, sometimes listen to Carnatic music or old speeches by C. Rajagopalachari or Dr. Ambedkar. He saw these practices not as luxuries, but as **tools of ethical restoration**.

Friends from his school and college years often noted that he never lost touch with those who had known him before his rise in government. He continued to engage with former teachers, childhood mentors, and peers—not to maintain networks, but because he believed that **staying grounded in one's past preserved clarity in the present**. When asked how he kept his ego in check in a system that constantly praised or criticized senior officers, he would often respond with a simple idea: *“A chair is not an identity. It is a responsibility with an expiry date.”*

Importantly, he was also deeply reflective. He wrote—not for publication, but for perspective. His private notebooks, according to

those who have glimpsed them, included not only meeting notes and observations, but philosophical reflections, self-critiques, and meditations on power, failure, legacy, and duty. This habit of **self-interrogation** made him unusually self-aware. He knew when he had erred, even if no one pointed it out. He did not outsource his ethics to external validation.

Physical health, too, was part of his discipline. While never flamboyant about fitness, he maintained a routine of walking, yoga, and moderation in diet. He avoided late-night socializing, minimized attendance at social events unless necessary, and preferred personal meetings over ceremonial engagements. His life was not ascetic—but it was **deliberately unentangled from the lifestyle traps that often accompany senior bureaucratic positions.**

Those who observed him closely often remarked on his ability to **recharge without distraction.** Unlike many of his peers who turned to short vacations, parties, or public speaking circuits for relief, Mr. Krishnamurthi's renewal came from **solitude, structured thought, and immersion in first principles.** He was known to spend weekends revisiting foundational policy papers, reading transcripts of Constituent Assembly debates, or drafting his thoughts on governance reform. For him, restoration was not escape. It was **returning to the why behind the what.**

This ability to remain balanced was not without its costs. His insistence on ethical clarity, procedural honesty, and citizen-centricity often brought him into quiet friction with elements in the system who preferred shortcuts, patronage, or status quo. He did not fight them in public. He simply **refused to deviate from principle,** and when necessary, bore the consequences. His personal life, too, bore the cost of sacrifice—long hours, missed milestones, and constant travel. But he

never once presented those choices as martyrdom. He saw them as the **price of fidelity to public trust.**

And yet, despite these pressures, he maintained a sense of equilibrium that was neither artificial nor forced. His secret, perhaps, lay in a simple but profound belief: that **one cannot serve the country sustainably without also serving the mind, body, and soul that does the serving.** For Mr. Krishnamurthi, work-life balance was not about hours. It was about **alignment**—between what he did, what he believed, and how he lived.

In the end, what emerged was not just an efficient officer or a reform-minded leader, but a model of how **public service, when guided by interior discipline, intellectual humility, and spiritual depth, becomes a force for institutional healing and national renewal.** His private life did not compete with his public role. It **nourished it**, in silence, in principle, and in the steady rhythm of a man who knew that service was a sacred act—performed daily, quietly, and without expectation of applause.

CHAPTER 12

CHALLENGES, CRITICISM, AND CONTROVERSIES

“The true test of reform is not how well it is received, but how it is defended when resisted.”

Every leader who seeks to bring about structural change in a large public institution must accept one inevitable reality: resistance is not a possibility—it is a certainty. Systems resist reform not because they are inherently malevolent, but because they have grown **comfortable with predictability**, even if inefficient. Inertia is not just a technical phenomenon. It is cultural, emotional, and deeply institutionalized. And when someone attempts to dislodge it, the backlash is often swift, subtle, and sustained.

For Mr. Ramesh Krishnamurthi, the journey as Central Provident Fund Commissioner (CPFC) was never expected to be easy. From the outset, he took decisions that unsettled entrenched interests, altered the power dynamics within the organization, and demanded accountability at every level. While the outcomes of his leadership were widely acknowledged as positive, the path to those outcomes was marked by several **challenges, criticisms, and points of contention**, both within and outside the organization.

One of the earliest challenges he faced was **internal resistance to transparency**. When he ordered the real-time publication of EPFO’s claim processing timelines, grievance pendency, and regional office performance indicators, many senior and mid-level officials objected.

They argued that such transparency would lead to public scrutiny, unnecessary pressure, and even reputational harm to hard-working officers. But Mr. Krishnamurthi held firm. He believed that **transparency, even if uncomfortable, was non-negotiable** in a public institution. He did not dismiss their concerns—but he explained his position with clarity. He reminded officers that public trust cannot be demanded; it must be earned, and earned visibly. Over time, many officers who initially opposed the move came to respect its value when they saw improvements in public satisfaction and internal discipline.

A more sustained source of resistance emerged from **legacy vendors and service providers** involved in EPFO's IT infrastructure. When Mr. Krishnamurthi ordered a forensic audit of digital systems—uncovering irregularities in service level compliance, flawed architecture, and unnecessary vendor lock-ins—he faced significant lobbying pressure. Some vendors appealed to political intermediaries. Others attempted to slow down reforms by exploiting procedural technicalities. There were even thinly veiled threats about disrupting system continuity.

Rather than escalate the conflict into a public spectacle, Mr. Krishnamurthi adopted a **documentary strategy of defense**. He ensured that every decision, every deviation from contract terms, and every shortcoming in vendor performance was recorded with audit-grade precision. He empowered his legal and procurement teams to pursue termination clauses wherever appropriate, while ensuring service continuity through parallel arrangements. His focus was not retribution. It was **reform through procedure**—a methodical, lawful unraveling of rent-seeking arrangements that had grown complacent.

At times, he also faced **criticism from political quarters**, particularly when he refused to fast-track certain benefit claims that

lacked proper documentation or when his insistence on due process delayed politically sensitive disbursements. In one widely discussed instance, a senior political figure publicly accused the EPFO under his leadership of “insensitive bureaucracy” for delaying group pension disbursements in a particular constituency. While the media picked up the story, Mr. Krishnamurthi remained silent in public. Privately, he provided a detailed dossier to the ministry explaining the legal and actuarial constraints that prevented arbitrary approval of claims.

What was telling, however, was his **unflinching commitment to institutional neutrality**. He believed that the integrity of EPFO could not be compromised for appeasement. He did not disrespect political leadership—he engaged with it respectfully—but he drew clear boundaries. Decisions must be **grounded in law, not electoral timetables**. This stand, though initially unpopular in some circles, earned him long-term respect, even from those who disagreed with his decisions.

Resistance also emerged in more subtle forms: **passive non-cooperation, selective leaks to the media, whisper campaigns** suggesting that reforms were unsustainable or only cosmetic. Some field officers, feeling overwhelmed by the pace of digital transformation, began to quietly stall implementation, claiming lack of infrastructure or capacity. Instead of punishing them, Mr. Krishnamurthi took a longer view. He expanded training programs, reduced reporting burdens in pilot zones, and personally visited reluctant offices to listen to grievances. Over time, many skeptics turned into supporters—not because they were forced, but because they saw the **practical benefits of reform** for their own daily work.

However, not all criticisms were rooted in inertia or politics. Some were **intellectually valid and policy-oriented**. For instance, certain

economists and labor advocates raised questions about the long-term sustainability of automated claims processing. They argued that algorithms, while efficient, could inadvertently exclude vulnerable categories of workers whose records were incomplete or incorrectly entered. Mr. Krishnamurthi acknowledged these concerns and took them seriously. He instituted a parallel human oversight layer for algorithmically rejected claims, ensuring that no eligible beneficiary was denied service due to data errors.

Another policy challenge he encountered was the tension between **coverage expansion and financial solvency**. As he pushed to include gig workers, migrant laborers, and low-income contract workers in the EPFO network, actuarial experts warned that without corresponding increases in contributions or government co-funding, the pension and insurance pools could come under stress. Here, too, his response was strategic rather than reactionary. He created a multi-scenario simulation dashboard, proposed staggered enrollment models, and advocated for **micro-contribution schemes** integrated with state subsidy channels. His aim was to expand inclusivity without undermining financial rigor.

A particularly difficult episode during his tenure was the handling of a **data breach incident**, where a minor vulnerability in one regional digital interface led to unauthorized access to a limited number of member records. Though the breach was contained quickly and no financial loss occurred, it became a moment of intense institutional scrutiny. Critics questioned EPFO's digital readiness. Media headlines amplified the issue. Internally, tempers flared.

But it was in this moment that Mr. Krishnamurthi's **leadership maturity** became most visible. He immediately ordered a third-party security audit, issued a transparent public statement without defensiveness, and held a virtual town hall with his entire IT team—not

to assign blame, but to identify root causes and fix them. Within weeks, a new cybersecurity protocol was implemented across all regional offices. In turning a controversy into a corrective milestone, he demonstrated that **accountability and composure are not mutually exclusive**.

Importantly, Mr. Krishnamurthi did not silence critics. On the contrary, he welcomed structured critique. He invited academics to review EPFO's grievance redressal data. He made internal reports available to oversight bodies. He encouraged officers to record dissenting views in minutes, and he made it a practice to **respond to critique not with denial, but with documentation**. This intellectual openness was rare—and deeply respected.

In the long arc of his leadership, what defined his response to challenges was not the absence of conflict, but the presence of **character**. He did not aim to win every argument. He aimed to do what was justifiable, lawful, and institutionally sound. He knew that no reform survives on consensus alone. It survives on **credibility**, and credibility is built when leaders face opposition with clarity, without arrogance, and with a firm grasp of both principle and detail.

By the time these controversies had passed, what remained was not scandal—but a case study in **ethical administration under pressure**. His critics, over time, often became his collaborators. His doubters, when they saw the results, became reluctant admirers. And his team, having witnessed his conduct under strain, emerged stronger, more confident, and more united.

In the end, Ramesh Krishnamurthi's legacy as CPFC was not forged in comfort. It was forged in conflict—handled with honesty,

resisted without hostility, and resolved with **uncommon steadiness of mind.**

CHAPTER 13

LEGACY AND LESSONS FOR FUTURE BUREAUCRATS

- *“The true legacy of a reformer is not the system they changed, but the mindset they leave behind.”*
- By the time Ramesh Krishnamurthi completed his tenure as the Central Provident Fund Commissioner, his reforms had transformed not only how the Employees’ Provident Fund Organisation (EPFO) operated, but also how it was perceived—by its own staff, by its beneficiaries, and by the larger ecosystem of policy and governance in India. Yet the full significance of his leadership lies not just in the statistics or digital dashboards that marked his years in office. His real contribution was a **model of public service that transcended personal authority and offered a blueprint for institutional transformation through principle-centered governance.**
- This chapter is not merely a retrospective. It is a distillation of **how he worked, why he succeeded, and what future bureaucrats—whether probationers at Mussoorie or seasoned officers in ministries—can learn** from his approach. For anyone entering public life with the hope of improving systems, Ramesh Krishnamurthi offers both a method and a mindset.
- **Lesson 1: Clarity Before Action**
- Perhaps the most important lesson future officers can draw from Mr. Krishnamurthi is the value he placed on **intellectual clarity before operational execution.** He never acted reactively,

even under pressure. Every major reform—from digital reengineering to grievance architecture—began with deep study, mapping of pain points, stakeholder analysis, and field intelligence. He believed that bureaucratic action, however well-meaning, was ineffective if it did not **accurately diagnose the real problem**.

- To young officers tempted by the rush of launching quick reforms or copying popular models, his advice would likely be this: **pause, understand, observe, and then act**. His ability to combine academic rigor with field insight made his decisions not only impactful, but sustainable.
- **Lesson 2: Reform Is a Daily Discipline, Not an Event**
- Another core tenet of his leadership was that **reform is not a single intervention—it is a sustained habit**. He did not celebrate one-time successes. He insisted that even small gains, if repeated with discipline, could result in cultural shifts. This is why he focused so heavily on documentation, repetition, institutionalization, and feedback loops. Whether it was reducing claim turnaround times or updating the pension interface, he treated each improvement not as a trophy, but as **a step in a longer journey of public institutional trust-building**.
- Future bureaucrats often face the temptation of chasing accolades or short-term optics. Mr. Krishnamurthi’s legacy stands as a reminder that **quiet, incremental reform—when executed with consistency—outlasts even the most dramatic overhauls**.
- **Lesson 3: People Are the Core of Institutions**
- For all his structural and digital reforms, Mr. Krishnamurthi never lost sight of one truth: **systems run on people**. He invested in training, created channels for upward feedback,

protected staff dignity, and nurtured a sense of shared purpose. He believed that **organizational excellence comes from organizational empathy.**

- To those who see staff only as tools of implementation, he offered a powerful counter-example: motivate your team through trust, not fear. Respect their intelligence. Listen to their challenges. Share credit generously. In doing so, you create not just compliance—but commitment.
- **Lesson 4: Ethics Is Not Optional**
- One of the most defining aspects of his career was the ethical tone he set. He never allowed convenience to override legality. He never bypassed procedure for popularity. And he never accepted that “everyone does it” was a valid excuse for moral shortcuts. Whether it was vendor management, recruitment, or stakeholder engagement, he insisted that **every action must be defensible under scrutiny—both legal and moral.**
- In a landscape where public servants often face competing demands and blurred incentives, Mr. Krishnamurthi modeled what **ethical courage** looks like in practice: quiet refusal to compromise, even when no one is watching. He showed that **transparency, restraint, and accountability are not constraints—they are sources of institutional strength.**
- **Lesson 5: Silence Is a Strength, Not a Weakness**
- In an era of performative governance, where visibility is often mistaken for effectiveness, Mr. Krishnamurthi embodied a rare virtue—**discretion.** He rarely appeared in media, avoided grandstanding, and allowed his work to speak for itself. He understood that **credibility must be earned in the field, not constructed in headlines.**

- For future bureaucrats drawn to publicity, his approach offers a deeper lesson: be visible in your impact, not in your promotion. **True leadership does not require noise—it requires presence, discipline, and delivery.**
- **Lesson 6: Institutions Outlast Individuals**
- Mr. Krishnamurthi consistently emphasized the importance of **institutional memory and legacy**. Every reform he introduced was designed to survive beyond his tenure. He avoided creating cults of personality. He embedded knowledge into manuals, dashboards, and team-based structures. He refused to centralize success around himself.
- For civil servants climbing the ladder of leadership, this offers a critical reminder: if your departure weakens the system, then your leadership was incomplete. **Build systems that endure. Leave behind frameworks, not footprints.**
- **Lesson 7: Learn Relentlessly**
- Despite his seniority, Mr. Krishnamurthi remained a lifelong learner. He read voraciously, engaged with dissent, welcomed academic critique, and frequently sought counsel from those with different expertise. His capacity to **learn, unlearn, and relearn** kept his reforms grounded, current, and agile.
- For officers who grow complacent after initial success, his intellectual humility stands as an enduring example. Knowledge is not a trophy—it is a toolkit. The bureaucracy of the future will belong not to the most senior, but to the **most adaptable**.
- **Lesson 8: The Citizen Is Not a Number**
- Above all, Mr. Krishnamurthi's leadership was guided by an unwavering belief in **citizen dignity**. Every system he built—be it for pension processing, claim submission, or grievance

redressal—was evaluated through a singular lens: **Does this make life easier for the person we serve?**

- He refused to view the citizen as a case ID, a form, or a demographic statistic. He saw the worker, the pensioner, the widow, the informal laborer—as **human beings with lives, anxieties, and rights**. And he made sure the institution treated them as such.
- To future public servants, this is perhaps his most profound gift: **administration without humanity is machinery; with humanity, it becomes justice.**
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- **A Legacy Not of Achievements, But of Approach**
- As India prepares for a future of complex governance challenges—urbanization, digital governance, climate adaptation, informalization of labor, and citizen accountability—it will need more public servants like Ramesh Krishnamurthi. Not just because of the results he delivered, but because of **how he delivered them**.
- His legacy cannot be summarized in a line, but if one had to try, it might be this:
- **He served not to be remembered, but to ensure the institution remembered why it exists.**

CHAPTER 14

REFLECTIONS BY CONTEMPORARIES AND STAKEHOLDERS

“Institutions may be built on policies, but they are remembered through people.”

Any leader’s work is best measured not solely by the systems they reformed or the structures they left behind, but by the **impressions they created in the minds of those who witnessed their leadership firsthand**. In the case of Mr. Ramesh Krishnamurthi, what emerges from interviews, testimonies, and reflections is a mosaic—individuals from various walks of institutional life describing not only what he did, but how he made them think, feel, and evolve.

This chapter presents a curated, thematic collection of reflections—offering insight into the scope and substance of his leadership, from the inside out.

I. From Senior Bureaucrats: Integrity in High Office

**Ms. R. Subhashini, IAS (Retd.), Former Additional Secretary,
Ministry of Labour and Employment**

“Very few officers understand both policy and ground execution with equal depth. Mr. Krishnamurthi did not just speak the language of systems—he spoke the language of values. I saw in him a civil servant who viewed files as more than paper—they were decisions that affected real lives. He never rushed policy. He studied every clause. And in inter-

ministerial meetings, his voice always stood out—not because it was loud, but because it was composed and precise.”

Mr. K.D. Rao, Member (Finance), EPFO (Retired)

“In a setup where numbers dominate, Ramesh reminded us that behind every claim, every disbursement, there is a pensioner, a widow, a worker. His insistence on financial prudence was equaled only by his insistence on dignity. And he carried himself the same way—measured, polite, and deeply principled.”

II. From Field Officers: A Leader Who Listened

Ms. Kalpana Bhatia, Enforcement Officer, EPFO Delhi North

“There are Commissioners you fear and Commissioners you respect. Mr. Krishnamurthi was the kind you admire quietly. During a surprise visit to our regional office, he sat with every team—grievance cell, accounts, even reception—and asked how he could make their work easier. He didn’t rebuke. He asked. And when we gave honest feedback, it wasn’t forgotten. Two months later, we saw tangible improvements in system speed and clarity. That kind of follow-through is rare.”

Mr. Anil Sharma, Pension Clerk, EPFO Patna

“I’ve worked here for twenty years. But only under his tenure did I feel that even someone at my level had a voice. When our pension processing software was updated, and many clerks struggled with login and real-time status entries, he organized personalized technical sessions instead of blaming us. It wasn’t just about technology. It was about how he made us feel part of the mission.”

III. From Trade Unions and Worker Representatives

Mr. Vijay Mohan, National Coordinator, All India Trade Union Congress (AITUC)

“Our unions have always had a complicated relationship with bureaucracy. But with Mr. Krishnamurthi, we found something different—a leader who didn’t avoid meetings, who came with data, and who actually listened. We didn’t agree on everything. But he never dismissed our concerns. Whether it was minimum pension guarantees or automation risks, he gave us space to speak and gave clear responses. That honesty built trust.”

Ms. Rehana Siddiqui, Representative, Domestic Workers Welfare Federation

“When we pushed for better access to EPFO schemes for unorganized women workers, most officials gave us legal excuses. He gave us a framework. He piloted a grievance camp in our community in Lucknow and ensured digital enrollment with simplified forms. That wasn’t just administration. That was respect.”

IV. From Policy Experts and Academicians

Dr. Arvind Iyer, Fellow, Indian Council for Research on International Economic Relations (ICRIER)

“Mr. Krishnamurthi’s contribution to social security discourse in India is underappreciated because he never sought media coverage. But as a policy researcher, I can say this—his work on portable pension models, micro-contribution frameworks, and social security interoperability set standards that are now being adopted at the national level. He combined operational logic with ethical clarity.”

Prof. Lakshmi Ramakrishnan, Department of Public Administration, Madras University

“In my academic lectures, I often cite his career as a case study—not because of any single reform, but because of the administrative posture he embodied. Clarity without arrogance, reform without drama, and a

deep understanding that **governance is not a performance—it is a responsibility to citizens who cannot afford to be ignored.**”

V. From Civil Society and Legal Observers

Adv. Manoj Desai, Labour Law Consultant and Tribunal Expert

“As a legal professional, I often interacted with EPFO at the appellate level. Under Mr. Krishnamurthi, I noticed a distinct shift—more clarity in legal notices, better coordination from EPFO legal cells, and significantly reduced delays in documentary follow-ups. His commitment to legal propriety brought dignity back to the quasi-judicial functions of EPFO.”

Ms. Ananya Ray, Public Policy Analyst and Consultant to State Governments

“He transformed EPFO into one of the few central organizations where citizen-facing processes were grounded in both **digital maturity and human responsiveness**. His dashboards were not just vanity metrics. They were operational tools. That distinction is rare.”

VI. From Beneficiaries: The Human Touch

Mr. Shambhunath Yadav, Retired Mill Worker, Kanpur

“I had tried for five years to get my pension updated after my records were lost during my company’s closure. Nobody helped. Then, in 2022, I attended a grievance camp in our area. A young officer helped me register again. A few weeks later, I received my first corrected pension credit. I learned later that it was part of an outreach drive ordered by the CPFC. I never met him—but I bless him every month.”

Mrs. Kumud Bhosale, Widow of a contract worker in Pune

“My husband passed away without completing his paperwork. I was told I wouldn’t be able to claim anything. But the local EPFO office, under

special instructions, reopened cases like mine. I got the settlement after 13 months of waiting, which may seem long, but for me, it was closure. More than the money, it was about not being forgotten.”

VII. From His Own Teams: Quiet Strength

Mr. Akshay Menon, Officer on Special Duty (OSD) to CPFC

“I worked directly with him for almost two years. I never saw him raise his voice. I never saw him act out of impulse. And I never once saw him take a decision that wasn’t legally and ethically justifiable. He believed every team member must sleep well at night—and that meant never asking us to cut corners. That kind of leadership leaves a mark long after the office ends.”

Ms. Pallavi Tiwari, Member, Data Analytics Unit, EPFO HQ

“His faith in young officers was extraordinary. He trusted us with complex data modeling, encouraged dissent in presentations, and always gave credit to the team. Working under him wasn’t just a professional experience—it was an education in how to lead without noise.”

Closing Note

Leadership in public service is often defined through hierarchy, tenure, or power. But in the case of Ramesh Krishnamurthi, it is defined by **influence without imposition**, and by the quiet confidence of a man who understood that **true service lies in creating systems that outlast applause**.

His legacy lives on not in buildings named after him, but in the voices of people—from field clerks and retired workers to union leaders and data analysts—who say, in one form or another, **“Because of him, we remembered what public service can be.”**

CHAPTER 15

EPILOGUE: THE MEASURE OF QUIET LEADERSHIP

“Some build monuments out of marble. Others leave behind institutions that breathe, evolve, and serve.”

The life and work of Mr. Ramesh Krishnamurthi offer a lesson far beyond the pages of this book. His story is not merely that of an efficient administrator or a successful bureaucrat. It is the story of a man who chose principle over convenience, continuity over spectacle, and the long arc of institutional strengthening over the short burst of careerist acclaim. In a time when administrative culture across the world leans increasingly toward personalization, visibility, and rhetorical flourish, his career reminds us that **the most profound reforms often unfold in silence**—through daily rigor, intellectual clarity, and moral discipline.

What emerges across the chapters of this book is not just a record of achievements, but a consistent philosophy of governance: that institutions are not machines to be programmed, but ecosystems to be nurtured. That public service is not a stage for performance, but a trust to be upheld. That the citizen is not a statistic, but the moral sovereign of the administrative order.

In building a more responsive, transparent, and humane EPFO, Mr. Krishnamurthi did more than reform an institution. He **redefined its soul**. He turned an intimidating bureaucracy into a service platform grounded in dignity. He introduced transparency not as a form of public

relations, but as a structural obligation. He used digital systems not to replace people, but to serve them better. He strengthened the relationship between the law and its beneficiaries, between public policy and the person on the ground.

Yet, he never presented himself as the hero of this transformation. He always saw himself as a temporary steward—a **custodian of continuity, not the centerpiece of change**. Even at the height of his influence, he remained disinterested in cultivating power for its own sake. His calendar was full, but his ego was light. He never confused authority with wisdom, nor position with legitimacy. It was this inner restraint that made him a rare kind of public servant—one who could be trusted to act with discretion, even when unobserved.

To understand his legacy, one must look not only at the files he signed or the policies he shaped, but also at the culture he fostered. Offices that once functioned with indifference now operate with empathy. Field officers once restricted by outdated hierarchies now feel empowered to lead change. Grievances that once lingered in silence are now visible, tracked, and addressed. Pensioners who once stood in queues now receive their entitlements with dignity and predictability. These may not make for dramatic headlines—but they **define the lived experience of public trust**.

For aspiring civil servants, technocrats, and institutional leaders, his example offers more than a guide—it offers a **template of temperament**. One that values questions over proclamations. Systems over slogans. Outcomes over optics. And one that understands that true leadership does not lie in being obeyed, but in being understood and respected by those who uphold the mission after you have left.

There will always be demands for faster reforms, more visible leadership, louder declarations. But institutions, especially those that shape the everyday lives of citizens, need something else: **leaders who stay the course, who speak less but mean more, and who measure success not in accolades, but in the quiet dignity of delivery.**

It is difficult to define Mr. Krishnamurthi's legacy in one phrase. It is neither reducible to a scheme, nor limited to a dashboard. It lies in something subtler and more durable: **in the habits of fairness he built, in the trust he restored, and in the idea that honest governance is still possible—not as an ideal, but as a daily practice.**

His tenure has ended. His office has been passed on. But the systems he built, the expectations he raised, and the culture he modeled—**these continue.**

And in a time when the world needs less noise and more integrity, his example will remain a quiet, unwavering benchmark of what public service can be.

**"Reform does not begin with position.
It begins with perception —seeing the
system not as it is, but as it ought to be."**

– Ramesh Krishnamurthi, IRSIn a time when trust in governance is fragile and bureaucracy often evokes skepticism, Ramesh Krishnamurthi stands out as a quiet reformer who chose integrity over inertia, precision over performance theatre, and dignity over decorum

In Service of the Nation is not just a biography— it is a blueprint for transformative public service. Through compelling narratives, insider insights, and real-world policy applications, this book chronicles how one civil servant redefined citizen-centric governance at the helm of India's Employees' Provident Fund Organisation (EPFO). From digitizing pension systems to redesigning grievance redressal, from bringing empathy into enforcement to modernizing administrative workflows, Dr. R. G. Anand paints a powerful portrait of ethical leadership in action. Whether you're an aspiring civil servant, a policymaker, or simply a citizen who believes in the power of good governance, this book will inspire, inform, and ignite your faith in the potential of public institutions. "Quiet leadership is not weak leadership. It is the force that reshapes nations—one reform at a time."

By Dr. R. G. Anand

MBBS, MD, MHA, FHM, PDCR, LLB, LLM