

Jnana Prabodhini Competitive Examinations Centre, Pune.

Celebrating journey of its alumnus on account of Tridashakpurti Varsha 2025-26 (30 years of establishment)

Smt. Deepa Sadekar Deshpande

- Presently working as Director, Accounts and Treasuries, Government of Maharashtra.
- Maharashtra Finance Accounts Service, 1999 Batch
- JPCEC Batch of 1996
- MBA Finance, BSL LLB
- Previously worked under Health, Education, Revenue and various other Administrative departments for driving significant financial initiatives.



Deepa Sadekar is a veteran officer in the Maharashtra Finance Accounts Services of 1996 batch. She has had extensive experience in financial policy making for the government of Maharashtra, and commissioning several key initiatives.

Early Life and Academic Foundation

Deepa's childhood unfolded in Akola, a district in the Vidarbha region of Maharashtra, characterized by a simple, nature-rich environment. Her father served as a professor at the Panjabrao Deshmukh Krishi Vidyapeeth, providing a stable and intellectually stimulating home atmosphere. Deepa received her early education in a Zilla Parishad school, where she studied up to the tenth grade. She fondly recalls her school as being well-known in Akola for its exceptionally high standards of education and its outstanding teachers. This early exposure to the public education system left a lasting impression, particularly when she received

scholarships in the fourth and seventh grades, an achievement that led to her felicitation by the Zilla Parishad CEO. This experience, she notes, first made her aware of the significant role of public administration and the recognition bestowed upon young achievers by senior officials.

After completing her tenth grade, Deepa made a conscious decision to pursue Arts, a choice that was followed by her father's thoughtful suggestion to study Law. Her father's rationale was pragmatic: while Arts offered a broad foundation, pursuing Law would provide her with a concrete career option, serving as a vital "Option B" if her aspirations for competitive exams like UPSC or MPSC did not materialize as planned. This foresight provided Deepa with a robust academic fallback while she embarked on her journey towards public service. She subsequently moved to Pune to pursue her Law degree.

The Jnana Prabodhini Chapter: Forging a Path in Competitive Exams

It was during her second year of Law in Pune that Deepa came into contact with Jnana Prabodhini, an institution that would play a foundational role in her preparation for competitive examinations. Living at the Seva Sadan hostel, as her ILS Law College did not have a girls' hostel, Deepa found Jnana Prabodhini conveniently located nearby. A friend, Indrayani Ketkar, informed her that Jnana Prabodhini had just launched its competitive exam center that very year in 1995. Deepa recollects being part of the inaugural batch at Jnana Prabodhini's center. It was then that she first met Vivek Kulkarni (ViKu) Sir, who provided her with comprehensive information about the program. This initial encounter marked the beginning of her almost three-decade-long association with Jnana Prabodhini, a bond she describes as a "knowledge connection".

Deepa's experience with the first batch at Jnana Prabodhini was unique due to the nascent stage of the center. Viku Sir was the primary figure, overseeing much of the guidance. He was supported by a few other instructors, notably Jathar Madam for History and Patankar Sir for Geography. For subjects like Politics and Current Events, the center fostered a dynamic "Study Circle". This circle was a weekly Sunday gathering where Deepa and her batchmates, a small group of about 15 to 20 students, would convene to discuss various topics for one to two hours. Viku Sir abounded moderated these discussions, imparting crucial insights on how to critically analyse current events and approach news from an administrative perspective.

Deepa cherishes these Sunday sessions, recalling how eagerly they awaited the opportunity to engage in meaningful discussions. At that time, Jnana Prabodhini operated out of a single room, which also served as their study area.

While still in her second year of Law, Deepa harboured the ambition to appear for the MPSC examination in her third year, provided that appearing candidates were eligible. This proactive approach bore fruit when she successfully cleared the Prelims in her very first attempt. Despite her initial intention to treat it as a trial run, Viku Sir strongly advised her to prepare for the Mains examination with utmost seriousness. Deepa admits that her preparation for Mains was not fully comprehensive at that point, as the examination then comprised a subjective format with two optional papers, two General Studies papers, making it a substantial undertaking. However, her Law background had solidified her understanding of the Constitution, and her engagement with current events was also strong. Viku Sir, recognizing her potential, insisted that she dedicate three months solely to Mains preparation. Following his advice, Deepa committed herself entirely, studying full-time at Jnana Prabodhini and her hostel, temporarily putting her college studies aside for that intensive period.

MPSC Success and Career Crossroads

Deepa's dedication to her Mains preparation was unwavering. Viku Sir emphasized the importance of extensive writing practice, given the analytical nature of the MPSC Mains papers at the time. Deepa focused on General Studies for about a month and a half, building upon her strong foundational knowledge. Her optional subjects were Political Science and Law. She had a particularly strong command over Law, having been a university topper, which proved to be a significant advantage. She diligently practiced writing papers for both Law and Political Science. Although she cannot recall all the minute details after three decades, Deepa affirms that she studied with immense intensity during those three months. Her hard work paid off, as she successfully cleared the Mains examination in the very same year.

The next stage was the interview. Deepa was in Akola for a holiday when her Mains results were declared. In an era predating social media, she learned of her success only after calling Viku Sir. Sir informed her that he was forming a group for interview preparation and would

conduct mock interviews, urging her to return to Pune. Deepa, eager and excited, promptly returned to Pune. She recalls being the only one left in her hostel at the time, as all the other residents had gone home for the holidays. She stayed as a paying guest in a large bungalow where eight girls typically resided, but during that period, she had the four rooms to herself. The owner, a retired military officer, was concerned about her staying alone, but Deepa spent most of her days at Jnana Prabodhini, returning only to sleep.

Her interview preparation was thorough and beneficial. Deepa possessed a natural flair for public speaking, honed through numerous elocution competitions in college and extensive participation in moot court competitions during her Law studies, which also involved significant writing and case study analysis. These experiences instilled a strong sense of confidence for the interview. She underwent three to four mock interviews at Jnana Prabodhini and an additional one or two at other centers. Ultimately, she secured a position in the Maharashtra Finance Accounts Services in the same year.

Her selection presented a significant dilemma: she was still in her final year of the five-year Law course, with one year of college remaining. Viku Sir, recognizing the rare nature of such an opportunity, strongly advised her to accept the position. Consequently, Deepa joined the Maharashtra Finance Accounts Services after completing her final year of Law. Following this, she did not appear for the MPSC examinations again, as her long-term ambition was to attempt the UPSC examination. The joining process itself allowed for this seamless transition; selected in 1997, she officially joined in 1998. The MPSC's process took approximately one year, which coincidentally aligned perfectly with the completion of her law degree. This flexibility meant she could step directly into her role immediately after graduation.

Understanding Maharashtra Finance Accounts Services (MFAS)

Unbeknown to many, MFAS provides a very good career opportunity. Deepa Sadekar provides a detailed explanation of the Maharashtra Finance Accounts Services (MFAS), a critical arm of the state administration often less known to the general public. The service primarily deals with the state's accounting and financial management. Officers from this service are embedded within every government department, where they typically join as Assistant Directors. Their responsibilities encompass managing the department's accounts,

overseeing its finances, and in some instances, conducting internal or even external audits. Beyond department-specific roles, MFAS officers also hold positions in various local self-governing bodies. Junior Class One officer positions are available in Municipal Corporations and Nagar Parishads, while senior Class One officers serve as Chief Accounts and Finance Officers (CAFOs) in Zilla Parishads and Municipal Corporations.

The hierarchy within MFAS progresses from Assistant Director to Deputy Director, Joint Director, and finally, Director. Deepa highlights that Director-level positions are particularly significant, often found in major state corporations such as MIDC (Maharashtra Industrial Development Corporation), MSSIDC (Maharashtra Small Scale Industries Development Corporation), and the various entities of MSEB (Maharashtra State Electricity Board – encompassing generation, distribution, and transmission). These roles also extend to universities. The core function of MFAS officers is to ensure sound financial management, provide expert financial advice, and uphold rigorous financial discipline within their respective departments or organizations.

Deepa proudly emphasizes Maharashtra's reputation for maintaining strong fiscal discipline, a fact that has earned commendation, even from the 16th Finance Commission. The state consistently adheres to fiscal deficit targets, keeping them well within 3% as mandated by the Fiscal Responsibility and Budget Management (FRBM) Act. She asserts that the MFAS department and its officers, who operate at various levels and capacities, play a substantial role in this achievement.

An important clarification Deepa makes is that despite their focus on finance, MFAS officers do not directly work under the Finance Ministry. While a limited number of positions operate within the state treasuries (36 treasury offices with 36 treasury officers), the majority of officers are deployed across different departments, working under the purview of those specific ministries. What distinguishes their cadre, Deepa explains, is the regular transfer policy, typically every three years. This system ensures that officers gain exposure to a multitude of departments, preventing work from becoming monotonous and providing a rich diversity of experience. Deepa herself exemplifies this, having served in diverse departments such as Health, Higher Education, Zilla Parishad, Treasury, and Rural Development. This rotational exposure allows officers to deeply understand the unique policies, schemes, and

operational methodologies of each department, enabling them to make meaningful contributions wherever they are posted.

Early Career: Navigating Diverse Departments

Deepa's initial training for the Maharashtra Finance Accounts Services involved a six-month program at a training institute in Chembur, followed by two months at YASHADA (Yashwantrao Chavhan Academy of Development Administration) before direct field posting. This structure was different from the more systematic Combined Probationary Training Program (CPTTP) implemented later.



Deepa with her MFAS batchmates during the training period.

Her first posting was in the Health Department, where she served from 1999 to 2002. Despite her Law background, she quickly adapted to the technical and financial aspects of the service. In this role, she was entrusted with the significant responsibility of managing the entire Health Department's budget for the state of Maharashtra. This period proved to be a profound learning experience, as she gained comprehensive knowledge about the intricacies of budget preparation, including various estimates like four-monthly, six monthly, and revised estimates. She also learned about the functioning of critical committees such as the Estimate Committee and the Public Accounts Committee, even testifying before the latter on one or two occasions. This experience provided her with a complete understanding of the entire budgetary process. Additionally, her work in the Health Department included auditing responsibilities, specifically reconciling funds allocated to Zilla Parishads for health initiatives. This involved ensuring proper utilization of funds by Zilla Parishads and conducting audits of Civil Surgeons, District Health Officers (DHOs), and various health bureaus. This broad scope

meant her jurisdiction covered the entire state, and she managed a large staff, including five Class Two officers. Despite being her first posting and "tremendously heavy," Deepa emphasizes the invaluable learning she gained. She speaks of the immense enrichment and diverse experiences she accumulated, particularly in reviewing health schemes, analyzing processes for granting funds to hospitals, identifying shortcomings, and proposing revisions. Serving for three and a half years, she reported to very senior officers, including the Joint Director and the Director of Health Services. Being just 22 years old and interacting with officers who had 30-35 years of service, she developed the crucial ability to articulate her opinions firmly and confidently within a hierarchical structure.

Following her tenure in the Health Department, Deepa transitioned to the Higher Education Department. Her responsibilities there also extended across the entire state of Maharashtra. She managed all universities, overseeing their grants and audits. A key part of her role involved controlling six to seven Pay Units located across Maharashtra. Deepa explains that these Pay Units are responsible for finalizing pay fixation and related matters for officials, staff, and teachers employed by government-affiliated universities and grant-aided colleges. She mentions conducting two major audits in the Higher Education Department that significantly impacted processes and led to system revisions.

A notable achievement during this period, particularly around 2002 when governance reforms were beginning to emerge, was her work with MKCL (Maharashtra Knowledge Corporation Limited). Deepa and her team undertook Business Process Reengineering (BPR) to transition various processes to an online and transparent format. While her direct involvement in policy making was limited due to her relatively junior position (having only four years of service at the time), her direct reporting to the dynamic Director of Higher Education, K.M. Kulkarni, provided her with unique opportunities. She was involved in designing B.Ed. examinations, streamlining entrance exam processes, and exploring online fee collection and examination conduct. She notes that while these processes seem commonplace today, they were highly innovative for 2002. Her team also implemented policy changes to enhance the transparency of the Pay Units. While she alluded to specific examples of impact, she chose not to share them during the recorded interview, suggesting a more informal discussion off-record. Deepa served in the Higher Education Department until 2005.



Deepa with then Hon. Governor of Maharashtra Late Shri. Mohammad Fazal and then Minister of Education, Shri Dilip Walse Patil (first from right) during a review meeting of all the Universities of the State of Maharashtra.

Deepa's next posting was to the Zilla Parishad (District Council), which she aptly describes as a "Mini Mantralaya" (mini secretariat). This environment required her to engage with all government departments at the local level, interact with public representatives, and collaborate with MLAs. She explains that this involved working on three distinct levels of administration. Given her background in finance, a particularly valuable skill she honed here was the ability to present and justify negative financial decisions, a competence that later proved immensely useful. Deepa was also deeply involved with the newly emerging District Planning and Development Committee (DPDC) schemes around 2008. As a Deputy CAFO, she and the Chief Executive Officer (CEO) attended DPDC meetings alongside senior officials. This exposure provided her with significant experience in implementing schemes at the district level and navigating the associated challenges. Regarding central government schemes, Deepa notes that at the time, there were relatively few such programs directly managed by Zilla Parishads, citing PMGSY (Pradhan Mantri Gram Sadak Yojana), NHM (National Health Mission), and Indira Awas Yojana as examples. Her role primarily involved financial approvals and procurement oversight for these schemes, ensuring that implementation agencies like the DHOs adhered to financial guidelines.



Deepa conducting Training for ZP Employees on Finance and Administrative Issues

Driving Systemic Change through Innovation

Deepa also provided intricate details on how state-level budget estimates are prepared and managed. She elaborated that Maharashtra's budget is divided into two main categories: the Local Sector and the State Sector. Taking the example of the Health Department, she explained that the estimates prepared by all District Health Officers (DHOs) in the Local Sector are first compiled by the Finance Wing, then sent to the Director of Health Services, subsequently to the Ministry at the Mantralaya, and finally to the Finance Department. The planning component of these estimates is directed to the Planning Department for approval before being presented to the state legislature. New schemes are typically introduced within the original budget. The budget session itself spans approximately one and a half months, with each department allocated three to four days for detailed discussions on their schemes, policies, and innovative projects in the Legislative Assembly.

Before the budget receives final approval, it undergoes scrutiny by two key committees: the Vyay Agrakram Samiti (Expenditure Priority Committee) and the Estimate Committee. The Vyay Agrakram Samiti determines the state government's overarching financial priorities for the year. Departments must then convincingly present their schemes, demonstrating how they align with these priorities and outlining their benefits. Upon navigating this process, the budget is presented to the Assembly for approval, followed by the Legislative Council and the Governor, in adherence to Article 144 of the Constitution. Deepa highlighted her department's significant contribution to computerization, having developed the Budget Estimation Allocation Monitoring System (BEAMS). This system fully digitalizes the budget preparation and distribution process, ensuring funds are not held up and providing complete

visibility of expenditures. For instance, it allows for day-to-day monitoring of how much of an allocation has been spent by a department. This comprehensive system, developed by the Finance Department, is central to the state government's budgetary oversight. When additional funds are required for an ongoing project, these needs are addressed through four-monthly and eight-monthly estimates. These supplementary budgets are typically finalized during the monsoon and winter sessions of the legislature. Furthermore, the original budget for the subsequent year and the revised estimates are prepared concurrently.

After her tenure in Zilla Parishad (from 2006 to 2010), Deepa was posted to the Rural Development Department in the Mumbai Mantralaya. Here, she was involved in the development of Priasoft, an acronym for Panchayat Raj Institution Accounting Software. This project was so impactful that it received a Prime Minister's Award. The genesis of Priasoft stemmed from the challenges Deepa had observed during her time in Zilla Parishad, where monitoring the diverse funding streams for various local works proved extremely difficult. For example, a road might be built using Zilla Parishad funds, and later receive additional funding from an MLA's discretionary budget, leading to potential duplication or lack of accountability. Priasoft was designed to provide complete visibility, allowing authorities to track specific works and their funding sources, ensuring that a project wouldn't be funded twice unless a satisfactory justification was provided. This innovative software proved highly successful, with its replica subsequently adopted by many other states across India, bringing Deepa immense satisfaction.



Deepa as Guardian officer of Ambegaon Taluka, conducting a visit to examine the implementation of various developmental schemes .

In 2011, Deepa moved to the Treasury Department, serving as the District Treasury Officer. It was here that she, along with the Inspector General of Registration (IGR) department, developed the Government Receipt Accounting System, known as GRAS. The impetus for GRAS was a significant fraud uncovered in the Thane Treasury, which exposed critical loopholes in the manual system of handling government receipts. These manual processes, involving handwritten entries and potential errors in interpretation, led to substantial losses for the government. Recognizing the need for a robust digital solution, similar to the BEAMS system used for payments, GRAS was conceptualized to computerize all receipt accounting. Deepa highlights the crucial role played by the Pune Treasury team in piloting the GRAS system. Today, GRAS is a cornerstone of Maharashtra's financial infrastructure, handling approximately 92% of the state's receipts for the current financial year. This high level of traceability significantly simplifies the budgeting process. Deepa proudly noted that she now serves as the Director of the same department and is overseeing the transition to GRAS Version 2, which promises further enhancements and simplification.

When asked about the thought process behind developing schemes that become institutionalized, unlike project-based ones that might fade with changes in government, Deepa offered a pragmatic and insightful perspective. She explained that current initiatives, including those undertaken by her department as Director, are rooted in the principles of good governance. The fundamental approach involves analyzing the existing scenario, defining the desired changes, and identifying ways to achieve greater "ease of doing business".

She illustrated this with the example of pension disbursement reform, specifically the ePPO (Pension Payment Order) initiative. Data analysis had revealed that while about 80% of retirees received their pensions smoothly, a significant 20% faced numerous issues. While some cases involved ongoing inquiries or past errors, the goal was to streamline the process for those who had served diligently for years. The PPO initiative ensures that a retiree's "Sevarth ID" (a unique service ID) data automatically flows to the "Nivruti Vetan Vahini" (pension system), which then generates a complete pension case. Through API integration with the Accountant General's office, this data is migrated, processed, and an electronic PPO (E-PPO) is directly transmitted to the Treasury via the Treasury Net software, eliminating the need for physical pension books. Critically, this system provides the retiring individual with complete tracking of their pension papers, and any objections are communicated in real-time

via email. Deepa emphasized that she has consistently sought opportunities to work on governance and technological solutions in most of her postings, recalling her early work with MKCL as an example.

Another groundbreaking initiative Deepa highlighted is the Virtual Personal Deposit Account (VPDA) system, which Maharashtra pioneered in India. An internal analysis had revealed that huge amounts allocated for beneficiaries (such as subsidies or scholarships) across various government departments remained unutilized in bank accounts. The VPDA system was conceived to prevent these funds from lying idle. Today, after a year of full implementation, it has shown a remarkable outcome such that this achievement has been lauded by the Central Ministry as well. The system works by keeping funds within the state's Consolidated Fund, held by the RBI, and only disbursing them directly to the beneficiary's account once their details are uploaded. Deepa attributes her ability to implement such reforms to the opportunities presented in her various postings.



Deepa being felicitated at the Technology Sabha Excellence Award at Lucknow for her groundbreaking initiative of Virtual Personal Deposits Account.

Addressing the common perception of Indian bureaucracy as procedural and resistant to change, Deepa offered a different perspective. She argued that efficiency and ease of work are universally desired goals, from the most junior clerk to the most senior officer. A junior staff member would prefer a simple, quick process that allows them to finish work on time, while a senior officer would want clear visibility and monitoring capabilities. If the benefits of a proposed change, such as increased efficiency, can be clearly and firmly articulated, securing approvals becomes significantly easier. Deepa acknowledged that the transition or migration

phase from an old system to a new one is often the most challenging, requiring simultaneous work on both systems. However, at a certain point, the old system is phased out, and the new one takes over completely. Implementing such systemic changes within the government requires obtaining all necessary approvals, including from bodies like the Accountant General's office and various committees. A robust roadmap is essential, and approvals must be sought concurrently with the development of the new system. Deepa stressed the importance of thorough preliminary study and ensuring that manual processes are simplified through the system, rather than deviated from, to guarantee the longevity of the system even if the initial implementers move on. She humorously noted how recalling these various projects during the interview brought back many memories.

Leadership and Mentoring at Yashada

After her tenure at the Treasury, Deepa was posted to Yashada, the Maharashtra Academy of Administration, where she spent a significant period of approximately six years, from 2013 to 2019. During this time, she engaged in a wide array of projects.

One of her most cherished projects at Yashada was the Combined Probationary Training Program (CPTP). The idea for CPTP originated from the then Director General, Mr. Sanjay Chhandede Sir, IAS, who envisioned replicating the camaraderie and batch bonding experienced by central government officers undergoing combined training in Mussoorie. Recognizing that state officers typically received fragmented training at different times and stages, a systematic approach was needed. Deepa was part of a five-officer team tasked with designing and formulating a two-year CPTP for state officers. Her team meticulously studied the training processes employed in Mussoorie to inform their design. The CPTP was successfully implemented starting in 2014.

Deepa also held the crucial responsibility of being the RTI (Right to Information) Director at Yashada, particularly around 2015, following the enactment of the RTI Act in 2005. Her objective was to foster a positive perception of RTI among officers. To achieve this, her team compiled and published a remarkable "Success Stories of RTI - Yashada" coffee table book. The book, which was released by Rajnath Singh in Delhi, highlighted instances where the use of RTI had brought about tangible changes in administration, such as amendments to

departmental laws or rules. This book was later translated into Marathi, serving to propagate the positive impact of RTI. Deepa worked on this project as part of a three-person team.

Furthermore, Deepa served as the Director of the Ambedkar Competitive Exam Centre at Yashada, which focused on training students for the UPSC examination. In this role, she dedicated efforts to enhance the Prelims, Mains, and Interview courses, striving to improve Yashada's ranking and efficacy in UPSC preparation. Her broader focus at Yashada was on comprehensive training activities, moving beyond mere classroom instruction. She incorporated methods such as role-plays and case studies to effectively convey knowledge and practical insights to professional trainees. The aim was to impart real-world field experience to the trainees, ensuring a holistic development.

Transition to Corporations and Online Systems

Following her impactful tenure at Yashada, Deepa was posted to Local Fund Audit in Navi Mumbai. Here, she served as a Joint Director and also held the additional charge of Director Local Fund. A significant aspect of her work involved dealing with the Panchayat Raj Committee (PRC). She actively engaged with two to three such committees during her posting. Deepa initiated an "Audit Online" project. The objective was to enable immediate uploading of audit paras after an audit and facilitate online replies. While still in its primary stage then, she noted that the system has since significantly matured. Her efforts aimed to transform the perception of audit from an undesirable subject to a useful tool for improving administrative functioning. During the Covid period, her team also developed a website that consolidated and published all relevant rules pertaining to construction, procurement, and other administrative matters, making them easily accessible to all.

Deepa's next posting, in 2021, was General Manager, finance in the Maharashtra State Warehousing Corporation, where she served until 2023. Upon her arrival, the corporation was largely operating on SAP, but the finance department was not yet integrated into the system, presenting considerable challenges. Deepa championed the integration of the finance department into SAP. A major benefit of this integration was the ability to geotag all 1200+ warehouses across Maharashtra, providing real-time visibility into their vacancies, capacities, and occupancy percentages. This enhanced transparency directly contributed to an increase in

business for the corporation. Additionally, she introduced POS (Point of Sale) machines, a significant innovation at a time when GPay was not yet widespread. This dramatically reduced cash handling and improved cash transfer processes. Subsequently, GPay became prevalent, further streamlining all receipts and enabling daily reconciliation of materials against receipts, a process that previously occurred only at month-ends. Deepa acknowledges that this complete migration was extremely challenging but credits her excellent team, who worked tirelessly day and night to achieve it. As a result of these efforts, the Maharashtra State Warehousing Corporation stands as the only such corporation in India that is fully integrated with SAP and operates entirely online. Their website now provides comprehensive information for any farmer looking to store their produce, detailing warehouse capacity, vacancy, and proximity to transportation hubs like railway lines, airports, and highways. This digital transformation also informs farmers about facilities like grading, crushing, or processing available at each warehouse, making the entire process highly farmer-friendly.

Current Directorship and Future Outlook

As of 2023, Deepa holds the esteemed position of Director of the Accounts and Treasuries Department, a role of significant distinction. She proudly notes that she is the first woman to serve as Director of this department and also the youngest officer to hold this particular post, reflecting the trust placed in her by the state government. Leading a competent team, she believes, empowers her to embark on numerous new and beneficial initiatives.

One of her current pivotal projects is the implementation of "Cyber Treasury" (also referred to as SNA Sparsh), which is set to launch on July 1st. This initiative focuses on streamlining the flow of funds for central government schemes. Often, central funds are routed to the state and then disbursed to beneficiaries, leading to potential delays or confusion. The Cyber Treasury aims to eliminate this ambiguity by directly transferring funds from the central government to the beneficiary. Initially, 27 schemes have been notified for this system. The process involves the bill from the concerned department coming to the Treasury, then being processed and sent to PFMS (Public Financial Management System) at the central level. The allocation then occurs directly from the Reserve Bank of India (RBI), bypassing intermediate bank accounts. This complex system requires tri-party integration and testing involving PFMS, the state's Cyber Treasury, and the RBI. Deepa shared a notable success: the state had a target of

implementing 10 schemes through Cyber Treasury to receive an additional incentive from the Centre, which they successfully achieved. Maharashtra has now taken full ownership of the system and plans to implement a full-fledged Cyber Treasury across the state. The ultimate goal is to ensure that central funds do not lie idle in any bank, reaching beneficiaries directly through DBT (Direct Benefit Transfer). This also involves integration with NPCI (National Payments Corporation of India).



Deepa with other officials reviewing the updates on Cyber Treasury System.

Looking ahead, Deepa stated that she does not plan too far into the future, typically setting goals for about a year ahead. She emphasizes that she has never sought any particular posting, accepting whatever role the government deems fit for her. Deepa also humorously recalled instances where her batchmates initially perceived some of her postings as "side postings," only to later realize the substantial opportunities for contribution they offered.

For the next year, Deepa has clear objectives for her department. First, she aims to transition all billing processes to e-bills. Currently, only low-risk government-to-government payments are processed as e-bills. Her vision is to enable every contractor, vendor, and beneficiary to track their bills online and process them by integrating their systems with the department's. Second, she plans to transition to GRAS Version 2. While GRAS Version 1, established in 2012, is well-settled, the new version will incorporate advanced features like new payment gateways and banking platforms, eventually moving towards direct payments through RBI's Kuber system. Third, she intends to fully establish the Cyber Treasury throughout Maharashtra, with a target of handling thousands of crores of central funds through this system. Finally, she aims to digitize all service books, making them accessible online. Beyond these immediate goals, Deepa stated she is uncertain about her future postings.

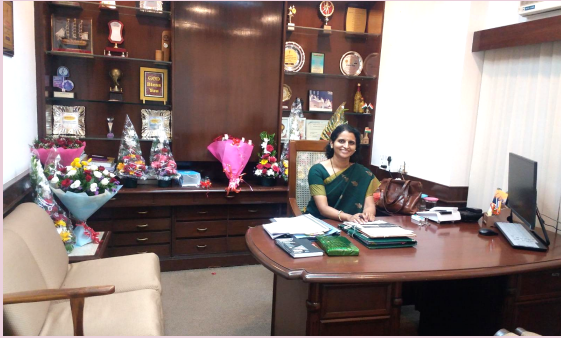
Reflections and Advice for Jnana Prabodhini

Deepa's enduring relationship with Jnana Prabodhini, spanning 30 years, gives her a unique perspective on the institution's evolution. She witnessed its growth from a nascent center with just 15 to 20 students in its first batch to a formidable network of over 1500 officers today. When asked about the future focus for Jnana Prabodhini's competitive exam center, Deepa's advice transcends mere exam preparation.

She firmly believes that Jnana Prabodhini's primary objective should be "officer grooming" (अधिकाऱ्यांची जडणघडण) rather than solely focusing on passing examinations. While excelling in exams is a necessary step, the ultimate goal, she asserts, is to cultivate officers who are ethically, morally, and administratively strong, possessing mental and emotional resilience. Deepa acknowledges that Jnana Prabodhini already places emphasis on these qualities but encourages them to further enhance this focus. She points out that academic study, however rigorous, is often temporary in its immediate impact. The real challenge for an officer, she explains, comes when faced with a 500-600 page file, requiring a critical decision within half an hour. In such moments, the true value lies not in rote learning, but in the ability to think analytically, formulate sound judgments, and fearlessly present opinions that are both correct and in accordance with established rules. Therefore, she concludes that while academic preparation is a part of the journey, the deeper cultivation of analytical skills, sound thinking, and fearlessness in individuals should remain Jnana Prabodhini's paramount focus.

Deepa's journey through various departments and her consistent drive for technological integration and systemic reforms paint a vivid picture of a public servant dedicated to enhancing efficiency, transparency, and accountability in Maharashtra's governance. Her career stands as a testament to the fact that with dedication and a clear vision, bureaucracy can indeed be a powerful engine for positive change.

Photo Gallery



Deepa and various accolades received by her department for outstanding work in the administration.



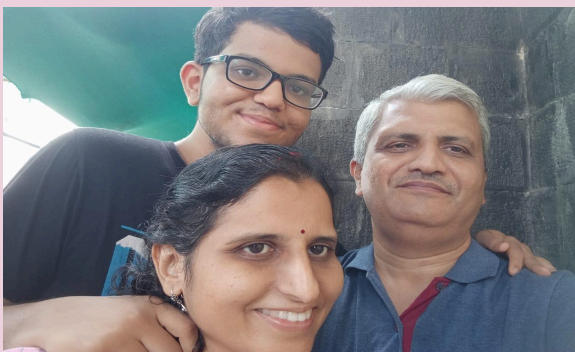
Deepa being felicitated at Bombay High Court for contributing in enhancing efficiency of E-services.



Deepa Deshpande with Savita tai & Pradnya Pande, Deputy Commissioner, GST (also JPCEC alumna) at JPCEC Officers Melava, Pune 2025



Deepa Deshpande with Vivek Sir & Pradnya Pande at JPCEC Officers Melava, Pune 2025



Deepa with son Mihir & husband Sandeep Deshpande



Deepa (center) with V. Radha Ma'am, Additional Chief Secretary of Maharashtra, General Administration Dept.