

## Jnana Prabodhini Competitive Examinations Centre, Pune.

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

### **Smt. Mugdha Sardeshpande**

- Presently, working as Additional Director of Income Tax (Investigation), Pune. (2026)
- Indian Revenue Service (Income Tax) - Batch of 2009
- MA & BA Economics, Savitribai Phule Pune University - Batch of 2007
- MicroMasters in Data, Economics and Development Policy from MIT- JPAL - Batch of 2022
- Previously worked across Rajkot, Vadodara, Pune under various responsibilities.



### **Personal Background**

Mrs. Mugdha Sardeshpande is an officer of the Indian Revenue Service (Income Tax), from the UPSC Civil Services Examination 2009 batch. She completed her Master's degree in Economics from the University of Pune, securing a Gold Medal.

During her career, she has served in Rajkot, Vadodara, and Pune, holding a wide range of responsibilities within the Income Tax Department. Her work has spanned assessment, benami prohibition, exemption, international taxation, and investigation wing. She was awarded in 2020 for her work in benami prohibition and again in 2024 for her contribution to the taxation of charitable trusts.

She is currently posted as Additional Director of Income Tax (Investigation), Pune, and is in charge of the Foreign Asset Investigation Unit.

Mugdha has a strong interest in data analysis and its application in public policy. She completed a MicroMasters in Data, Economics, and Development Policy from the Massachusetts Institute of Technology (MIT), in collaboration with J-PAL. Using data-driven

methods, she has published two policy papers—one on taxpayer compliance behaviour and another on surplus generation in charitable organisations. Outside her professional work, she is trained in Kathak classical dance.

### **Educational Journey and Inspiration for Civil Services**

Mugdha completed her Master's degree in Economics in 2007. During her postgraduate studies, she was initially more inclined towards academic research than civil services, as her learning style involved deep engagement with subjects—something she felt suited research well.

A turning point came while she was working as a Junior Research Associate on a project studying the impact of self-help groups on women's economic empowerment. During fieldwork, she interacted with officers from the Pune Municipal Corporation and closely observed the functioning of government institutions and their impact on society. This exposure changed her perspective.

She realised that while it is possible to pursue research within the civil services, returning to civil services later is extremely difficult. With this clarity, she decided to prepare seriously for the civil services examination during her master's programme.

### **Experience at JPCEC**

Being born and brought up in Pune, Mugdha was familiar with Jnana Prabodhini and its reputation for academic excellence. While completing her postgraduation, she joined the Jnana Prabodhini Civil Services Entrance Centre (JPCEC) for the Prelims batch of 2006.

She found JPCEC distinct from other coaching institutes. Before joining, she had explored other options but felt that many were overly commercial. The entrance test conducted by JPCEC also stood out, as it focused on assessing a student's aptitude rather than simply enrolling candidates.

She appreciated the emphasis on student evaluation, mentorship, and academic rigour. Another notable feature was the involvement of recently selected officers, who taught students before joining their training academies. Their firsthand insights helped aspirants better understand UPSC expectations.

Mugdha chose Economics as her optional subject, despite it not being considered a “scoring” option at the time. Driven by her strong interest, she remained firm in her decision. She recalls that although few initially supported her choice, Vivek Sir ensured that she interacted with several former candidates who had taken Economics—both those who had succeeded and those who had not. This gave her a balanced and realistic understanding of the subject.

She secured good marks in Economics and achieved an All India Rank of 165 in her first attempt, leading to her selection into the Indian Revenue Service. After her selection, she returned to JPCEC as a mentor and taught Economics for a few months.

She also highlights the importance of monthly counselling sessions with Vivek Sir and Savita Tai, which addressed not only exam preparation but also emotional and strategic challenges throughout the UPSC journey. These sessions helped students navigate uncertainty and stress effectively.

The Gadchiroli Study Tour was another formative experience in her journey. It exposed her to field-level administration and the realities of governance in a then Naxal-affected district. Having been born and brought up in Pune, she had limited exposure to the needs and challenges of people living in remote interior regions.



Mugdha along with JPCEC friends during study tour.

During the tour, the JPCEC team visited gram panchayat offices and interacted with local villagers, school children, teachers, and representatives of the local media. One interaction that left a lasting impression was her discussion with girl students from Gadchiroli. Several of them shared that they were unable to pursue higher education or take up employment simply because there was no reliable public transport connecting their villages to nearby towns. Even though they had the motivation and capability to study or work, the absence of basic connectivity had become a decisive barrier in their lives.

This experience helped her understand how essential infrastructure—especially transport and communication—plays a critical role in social and economic development. The team observed that better connectivity leads to organic growth of a region and expands opportunities for people to improve their lives.

Later in her career, when she served as an election observer in Chhattisgarh, another state with Naxal-affected districts, she could easily relate to the challenges faced by the local population. Her earlier exposure to Gadchiroli enabled her to approach these issues with greater sensitivity and practical understanding, reinforcing the value of that early field experience.

### **Training and Early Career**

After her selection, Mugdha underwent sixteen months of training at the National Academy of Direct Taxes (NADT), Nagpur. The training laid a strong foundation in taxation, law, and accountancy, and was supplemented by attachments with other academies and extensive on-the-job training. She believes that this initial training plays a crucial role in shaping the career of a civil servant.

Probationers from different states, with diverse financial, social, and educational backgrounds, come together at the Academy to begin their professional journey. Along with academic inputs, the Academy prepares officers to become better administrators. It inculcates values such as discipline, sincerity, openness to change, a sense of duty and neutrality—qualities that remain relevant throughout one’s career.

The training period also helped her build enduring friendships that have remained one of the most cherished aspects of her journey. She believes that one of the greatest strengths of training lies in the opportunity to connect with colleagues from every corner of India—people shaped by different cultures, languages, and lived experiences. As one’s circle widens in such an environment, it naturally nurtures openness, mutual respect, and a readiness to consider new ideas. The exposure to diverse viewpoints during this formative phase broadened her outlook and strengthened her ability to engage constructively with differing perspectives.

The bonds formed during training were not limited to classroom interactions; they were deepened through shared challenges, field visits, group assignments, and informal conversations. These shared experiences created a strong sense of camaraderie and trust that

has endured over time. She has often experienced that even later in her professional life, batchmates are among the first to step forward with guidance, reassurance, or practical assistance in moments of uncertainty or need. This network has served not only as a source of professional collaboration but also as a pillar of emotional support.



Mugdha with JPCEC rankers of UPSC 09-10 batch.

It was during her time at the Academy that she met her life partner, Shashank Deogadkar. What began as a shared journey of training gradually evolved into a partnership in both personal and professional spheres, adding a meaningful dimension to an already transformative phase of her life.

An important component of the training was *Bharat Darshan* and the international attachment, both of which offered distinct perspectives. *Bharat Darshan* exposed her to the diversity of India and allowed her to closely observe how revenue administration functions across different regions of the country.

She also attended an international attachment in South Africa, which included a week-long engagement with the South African Revenue Administration. She was particularly impressed by the high level of automation and digitisation, and the extensive use of data in conducting scrutiny assessments. Exposure to comparative revenue administration systems significantly enhanced the learning experience for her and her batchmates.

## **Field Experience and Governance**

### **Rajkot Posting**

Her first posting was in Rajkot, Gujarat, where she handled assessment charges. In her first year itself, she was assigned two additional charges, managing three charges simultaneously. The units had significant pendency, particularly related to refunds and grievances.

She ensured that all grievances were systematically recorded and addressed in chronological order using the FIFO (First In, First Out) approach. By setting clear priorities, training her team, and improving workflow, long-pending grievances were resolved efficiently.

She believes that many governance challenges can be addressed through simple, well-known solutions if implemented effectively. According to her, good governance is about clarity of priorities, capacity building, and disciplined execution.

While carrying out this work, she observed that most of the responsibilities were concentrated with a few experienced staff members. As a result, disposal was delayed, since a limited number of officials were overburdened while others remained comparatively underutilised. To address this, she ensured that new staff members were trained in the required techniques and were gradually entrusted with responsibility.

During the training process, she first ensured that the staff became comfortable with the new technology and systems. Thereafter, new staff members were attached to experienced team members for a few days so that they could understand the workflow through hands-on exposure. She believes that capacity building is often wrongly limited to seminars and classroom training, whereas real learning happens through field-level training combined with clear responsibility. When staff members are required to apply what they learn immediately, the training becomes meaningful and effective.

She emphasises that *man management* is a critical skill in public service. Maintaining a balance in relationships with seniors and subordinates, while fostering teamwork, is essential for efficient and harmonious functioning.

During her first posting, she was in charge of the Rajkot business jurisdiction, which covered a wide range of industries such as engineering goods, cotton, oil, and jewellery. During this tenure, her team conducted several field surveys across different sectors. These surveys resulted into unearthing unaccounted income and additional taxes for the government. Further

they had deterrence effect on the nearby businesses in that locality. In one such field survey, her team investigated a case involving the routing of unaccounted money through shell companies incorporated in cities such as Kolkata and Ahmedabad. Since each industry follows distinct business models and operational systems, these surveys significantly enhanced her understanding of business practices as well as emerging methods of tax evasion.

### **Vadodara Posting: Developing SOPs**

During her posting in Vadodara (2014–16), she handled a sensitive central investigation charge involving high-profile cases. She observed a pattern of delayed response or non-compliance by certain taxpayers and practitioners, often intended to restrict the department's investigation time.

With the support of her seniors, her team developed Standard Operating Procedures (SOPs) based on risk profiling and evidence strength. In cases of repeated non-compliance with substantial evidence, prosecutions were initiated. This approach proved effective, as it impacted the socio-economic standing of defaulters and improved overall compliance through a strong demonstration effect.

### **Benami Prohibition Unit:**

After joining Pune as Joint Commissioner of Income Tax in 2019, she was posted to the Benami Prohibition Unit, entrusted with implementing the provisions of the Prohibition of Benami Property Transactions Act. The core mandate of the unit was to identify and attach properties held in the names of benamidars—individuals or entities who merely lend their names to conceal the true ownership of assets acquired from unaccounted funds.

The work required meticulous financial investigation: tracing complex layers of transactions, identifying the real beneficiaries behind seemingly unrelated entities, and establishing that the consideration for acquisition had flown from persons other than the ostensible owners. Typically, the benamidars were individuals with little or no financial capacity, whose profiles did not justify ownership of high-value assets.

In one significant case investigated by her team, a group had opened multiple bank accounts in the names of such benamidars. Funds were routed through these accounts and subsequently channelled into the purchase of immovable properties in the names of other controlled

entities. While the legal ownership appeared fragmented and layered, the benefits of these properties were ultimately enjoyed by the actual investors who had provided the funds.

Unravelling the entire chain required sustained effort—recording detailed statements of the benamidars, analysing thousands of bank entries across multiple accounts, reconciling fund flows, and establishing the nexus between the source of funds and the ultimate beneficiaries. The investigation demanded both financial acumen and careful documentation to meet the evidentiary standards required under the Act.

The outcome was the provisional attachment of properties valued at approximately ₹100 crore. The case was recognised as a significant enforcement action in the field of benami prohibition, and in 2020 she received an award for outstanding contribution in this area. The assignment strengthened her investigative capabilities and reinforced the importance of persistence and precision in combating sophisticated financial concealment structures.



Mugdha receiving an award for her outstanding work from the hands of Principal Chief Commissioner of Income Tax, Pune.

### **MITs MicroMasters and posting into faceless assessment scheme**

The period following COVID-19 became a phase of intellectual renewal for her. Amidst professional responsibilities and the changing administrative landscape, she revived her academic interests and enrolled in the five-course MicroMasters programme in Data, Economics, and Development Policy offered by the Massachusetts Institute of Technology (MIT) in collaboration with J-PAL. The programme provided rigorous training in empirical

methods, impact evaluation, and the practical application of data to public policy challenges. She thoroughly enjoyed the intellectual discipline of the coursework and, more importantly, developed a deeper orientation towards using data as a tool to solve real-world governance problems.

In 2021, she was posted under the Faceless Assessment Scheme, a major reform initiative aimed at enhancing transparency, and eliminating jurisdiction-based assessments by conducting proceedings digitally through officers located across the country. Being involved in the early phase of its implementation gave her first-hand exposure to both its strengths and its operational challenges.

During this tenure, she observed a recurring issue: low response rates to statutory notices issued through the portal, which often resulted in ex-parte assessments and, subsequently, higher levels of litigation. Rather than treating this as a routine procedural problem, she decided to apply the analytical tools and empirical approach she had acquired through the Data, Economics, and Development Policy programme.

She undertook a structured, data-driven study to understand compliance behaviour. The analysis examined response patterns across different taxpayer segments—individuals, firms, companies—along with variables such as age groups and filing categories. Her findings revealed an important behavioural and systemic gap: a significant number of taxpayers had not registered their own functional email IDs on the income-tax portal and were dependent on intermediaries for communication. As a result, statutory notices were often overlooked or not acted upon in time.

She documented these findings and published an article in *Taxalogue* (July 2023), offering practical recommendations to improve communication protocols and taxpayer awareness. Some of these suggestions were subsequently reflected in refinements to the scheme's processes. She considers this experience a meaningful illustration of how rigorous data analysis, when applied thoughtfully, can lead to tangible improvements in public administration and policy implementation.

### **Work in Exemption Charge and Publication of “Anvay”**

During 2023–24, she was posted in the Exemption charge, where she dealt with assessments and compliance issues relating to charitable trusts and NGOs. This tenure coincided with

significant structural reforms in the taxation of charitable institutions, including the introduction of mandatory periodic re-registration and substantial changes in the approval and compliance framework. These reforms required trusts to reorient their processes and documentation practices within defined timelines.

As part of outreach initiatives conducted across Maharashtra, her team interacted with representatives of several charitable institutions, particularly small and medium-sized trusts operating in rural and semi-urban areas. These interactions revealed a genuine concern: many trustees were either unaware of the recent changes or found it difficult to understand the revised procedures and legal requirements. It also became evident that there was no comprehensive reference material available in Marathi that could guide such institutions in a simple and practical manner.



Mugdha during one of the outreach programs of IT Dept Exemptions at Sangli.

Recognising this gap, her team took the initiative to conceptualise a Marathi booklet that would explain the legal provisions, procedural steps, recent amendments, and compliance requirements in clear and accessible language. A dedicated team was formed to compile all relevant processes—ranging from registration, filing of returns, audit requirements, accumulation provisions, to common compliance pitfalls—into a single, structured document. Care was taken to ensure that while the language was simple and reader-friendly, the content remained accurate, comprehensive, and legally sound.

The booklet, titled “*Anvay: All About Trusts*,” was released by the Principal Chief Commissioner of Income Tax, Pune, on 15 August 2024. It received an encouraging response from NGOs and charitable organisations, many of whom found it to be a practical and

much-needed guide. For her, the process of conceptualising, compiling, and publishing the book was deeply satisfying, as it combined her professional responsibilities with a meaningful outreach effort aimed at improving voluntary compliance and empowering grassroots institutions.



Mugdha along with Principal Chief Commissioner of Income Tax, Pune and other colleagues during the launching of book - Anvay.

### **Current Posting: Foreign Asset Investigation**

Currently, as Additional Director of Investigation, Pune, she heads the Foreign Asset Investigation Unit and is responsible for implementing the Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015. This relatively new legislation was enacted to address the issue of undisclosed foreign income and assets held by Indian residents, and to create a stringent framework for detection, taxation, and penal consequences.

A significant component of this work involves analysing information received under the global framework for Automatic Exchange of Information (AEOI), through which financial data is shared by multiple jurisdictions with India. The unit systematically examines this data to identify potential cases of undisclosed foreign bank accounts, financial investments, and immovable properties. The information is then cross-verified with domestic tax filings to ascertain whether the concerned individuals have complied with mandatory disclosure requirements under the Income-tax Act and the Black Money Act.



Mugdha as a Addl. DIT (Inv) (FAIU) delivering a talk at a seminar.

Recently, under her leadership, the team carried out search and seizure operations against certain Indian residents who had acquired multiple high-value properties in Dubai without appropriate disclosure. Through focused investigation of individuals and associated intermediaries, the unit detected undisclosed foreign assets exceeding ₹800 crore. These actions not only led to the unearthing of substantial assets but also sent a strong deterrent message regarding cross-border non-compliance.

At the same time, her role is not limited to enforcement. The unit also conducts structured outreach programmes, including behavioural “nudge” initiatives, aimed at encouraging voluntary compliance and timely disclosure of foreign assets. Given that this is an evolving and technically complex area, implementation presents unique challenges—ranging from interpretation of international financial data to coordination with foreign jurisdictions and ensuring procedural robustness in enforcement actions. Navigating these complexities requires a combination of investigative rigour, legal clarity, and strategic communication—an approach she continues to pursue in strengthening the effectiveness of this relatively new enforcement domain.



Mugdha giving an address during an outreach program.

### **Reflections and Vision**

On the role of the Indian Revenue Service (IRS) in India’s development journey, she believes that the service has made a substantial contribution to the country’s economic growth and institutional strengthening. By ensuring steady revenue mobilisation, curbing tax evasion, and widening the tax base, the IRS has played a foundational role in financing public expenditure and developmental programmes. Over the years, she has also witnessed a significant transformation in the service’s orientation—from a predominantly enforcement-driven approach to one that increasingly emphasises taxpayer services, transparency, and facilitation.

The Income Tax Department, in particular, stands out as one of the government departments that has rapidly digitised its systems within a relatively short span of time. From e-filing of returns and faceless assessments to advanced data analytics and integrated information systems, technology has fundamentally reshaped its functioning. The recent strategy of “NUDGE” (Non-Intrusive Use of Data to Guide and Enable taxpayers) reflects this shift—leveraging data intelligently to promote voluntary compliance rather than relying solely on coercive measures. She sees this evolution as aligned with global best practices in tax administration, where trust-based compliance and behavioural insights complement enforcement.

On a personal level, she reflects with satisfaction on her journey in the IRS. She has consistently sought opportunities to work across diverse verticals within the department, viewing each assignment as a chance to learn and contribute in new ways. She considers herself fortunate to have been involved in the implementation of several major reforms and

emerging areas, including the Benami Prohibition framework, the Faceless Assessment Scheme, and the enforcement of laws relating to undisclosed foreign assets. Being part of these transformative initiatives has not only broadened her professional capabilities but also reinforced her sense of purpose in contributing to institutional development.

On a personal level, as a mother of two children, she is often asked how she has managed to balance personal and professional responsibilities. She acknowledges that the initial years were demanding and, at times, overwhelming. However, she attributes her ability to navigate this phase to the strong support system around her. The encouragement and understanding extended by her family, the cooperation of colleagues and senior officers, and the dependable assistance at home together created a structure that enabled her to fulfil both roles with commitment.

She believes that work–life balance is not achieved in isolation; it requires a consciously nurtured ecosystem of support. Creating a stable and positive environment at home, sharing responsibilities, and maintaining open communication within the family are, in her view, essential to sustaining professional focus and emotional well-being. She also recognises the importance of empathetic leadership within organisations, where supportive supervisors and collaborative teams make it possible for officers—especially working parents—to perform at their best.

At a professional level, looking ahead, she aspires to contribute more actively to institutionalised, data-driven policymaking. While she values experience-based judgment and field insights gained over years of service, she is convinced that the complexities of the 21st century demand greater reliance on scientific methods, empirical research, and systematic data analysis. She believes that combining administrative experience with rigorous evidence-based approaches can significantly enhance the quality, fairness, and effectiveness of public policy.

### **JPCEC in Future**

She appreciates JPCEC’s subject-oriented approach but suggests strengthening conceptual clarity through dedicated sessions, followed by discussions or assessments to reinforce understanding. She also emphasises teaching students how to filter relevant information in an era of information overload.

Finally, she recommends expanding experiential exposure beyond district administration attachments. While field visits to district offices provide important grassroots insights, she feels that interactions with officers from diverse services—such as revenue, police, foreign service, accounts, and regulatory bodies—would offer aspirants a more comprehensive and realistic understanding of the varied career paths within public service. Such exposure would enable students to appreciate the distinct roles, responsibilities, and challenges of different services, helping them make informed career choices and develop a broader institutional perspective.

## Photo Gallery



Mugdha with husband IRS Shashank Deogadkar and kids.



Mugdha with parents during their visit to her office.



Mugdha with Dr. Vivek and Dr. Savita Kulkarni during the occasion of Tridashakpurti Melava at JPCEC, Pune.



Mugdha receiving certificate for contribution in Exemption vertical at Delhi.



Mugdha along with IRS batchmates at NADT, Nagpur during their training period.



One with lady IRS officers during Independence Day celebration.