Jnana Prabodhini Competitive Examinations Centre, Pune.
Celebrating journey of its alumnus on account of Tridashakpurti Varsha 2025-26 (30 years of establishment)

Shri. Satish Jadhav

- Presently working as Joint Controller General of Accounts, O/o Controller General Of Accounts, Dept of Expenditure, Ministry of Finance, Govt of India.
- Indian Civil Account Service - 2005 Batch
- JPCEC Batch - 2003
- B.A (History), Kolhapur University (1999 Batch)
- Worked across 10+ Union Ministries including Printing & Minting Corporation of India under various responsibilities.

Satish Jadhav is a distinguished officer of the 2005 batch of the Indian Civil Accounts Service (ICAS). Currently, he is Head of Department, Central Board of Direct Taxes, Ministry of Finance. In this article, he has shared his journey from a small village in Maharashtra to the complex upper echelons of Indian bureaucracy.

Beginnings and Academic Foundations

Satish traces his origins to Wadnage village, located in the Karvir taluka of Kolhapur district. He completed his primary education up to the fourth standard within the village itself, uniquely noting that their school occupied the premises of the Mahadev Mandir (temple). Subsequently, Satish pursued his education from the fifth to the tenth standard at Narke's Panhala Public School (boarding school). For his graduation, he relocated to Kolhapur. He specifically chose to pursue a Bachelor of Arts degree, specializing in History.

During his final year of college, Satish determined his career path lay in competitive examinations. He dedicated his time to intensive study in Kolhapur, taking advantage of the institutions established through the pioneering efforts of Shahu Maharaj. Satish spent a critical year of preparation residing in a Muslim Hostel, at Dasara Chowk Kolhapur . His preparation for the Union Public Service Commission (UPSC) examination involved opting for Public Administration and Sociology as his two subjects.

Satish successfully completed his graduation in 1999. He immediately embarked on his preparatory phase in May following his graduation. The rigorous study demanded patience and perseverance, as Satish successfully cleared the examination in 2004, a process that required a dedicated five years of concerted effort.

Shifting Aspirations: From PSI to UPSC

Satish reveals that his initial career trajectory differed significantly from his eventual path; his father strongly desired him to become a Police Sub-Inspector (PSI) as his uncle was selected as PSI in 1988 . However, Satish's perspective changed dramatically while he was a college student and he was determined to be in Civil Services rather than attempting for State Services.

He attended a felicitation ceremony held at newly selected officers through UPSC. This function celebrated the successful selection of three prominent officers: Vishwas Nangare Patil (IPS) and Hemant Nimbalkar (IPS) . Even though his father advocated for the PSI career, attending the high-profile ceremony spurred a new realization in Satish. He reasoned that if preparing for the PSI examination necessitated study, then preparing for the UPSC examination would demand similar, if not greater, dedication and comprehensive preparation. Following this realization, Satish consciously decided to pursue the UPSC, setting aside his initial ambition of becoming a PSI. He emphasizes that this motivation was entirely self-generated, solidifying only after he completed his graduation.

The Difficult Road: Failures, Breaks, and Self-Analysis

Satish's entry into the UPSC examination cycle was challenging, demonstrating the extensive commitment the examination demands. He sat for his very first attempt at the Preliminary examination in 2000. He later recognized that he took this initial attempt without the

necessary complete preparation. Satish now strongly advises all UPSC aspirants to commit fully to preparation before taking their first attempt. He reflects that had he waited slightly longer to take his first attempt, ensuring full preparedness, he might have achieved better marks and secured a higher rank.

He failed the preliminary stage in his first attempt and repeated the failure in his second attempt, which he also took without full preparation. He admits that he did not initially grasp the substantial scope of the UPSC examination and the degree of thoroughness required to engage with it. The second failure served as a wake-up call, prompting him to recognize that he was fundamentally making mistakes. Satish highlights a critical principle of UPSC preparation: unless an aspirant identifies precisely where they are making errors, progress remains impossible.

Consequently, Satish took a significant break before attempting the examination for the third time. His friends, including Bipin Ahire (who is now an IPS officer), and Atul Lande Sir, actively advised him to take this period off. This break proved immensely beneficial to his preparation. He used this crucial time for intensive self-analysis, pinpointing his shortcomings. He rigorously practised mains question papers including Essay writing and thoroughly resolved to overcome his weaknesses.

Jnana Prabodhini: A Sanctuary for Study and Support

After his first two attempts, Satish relocated from Mumbai (SIAC) to Pune. It was his friend, Bipin Ahire, who connected him with the institution Jnana Prabodhini. At this juncture, Satish faced financial strain.

Thus, after joining Jnana Prabodhini Competitive Examinations Center (JPCEC), Satish sought out Vivek Sir at Jnana Prabodhini, explaining his need for employment so he could sustain himself while continuing his intense study. He successfully secured a position as a librarian at Jnana Prabodhini, working there for nearly two years. During this period, he managed his library duties and simultaneously prepared for the UPSC examination from within the premises. Satish consistently acknowledges Bipin Ahire for facilitating his crucial connection with the institution and also acknowledges Savita Tai and Vivek Sir's support during crucial phases of life.

Satish reflects warmly on his two to three years at Jnana Prabodhini. He notes that the initial two to four months were dedicated primarily to consolidating his focus. He describes himself as being highly reserved and results-oriented in the beginning—he would simply arrive, complete his library tasks, study independently, and then depart. However, over several months, his interactions grew with fellow aspirants, including his friends Bhushan Patil, IP Singh, Shravan Hadikar, Gauri Thakur, Anuradha Kadu Patil and Yajurvendra Mahajan, who together formed a cohesive study group. As the interpersonal interactions increased, the group expanded further. He also acknowledges study time spent together with Dr Amol Rajmane , Rajesh Patil (IAS) and Abhijeet Pawar.

After roughly six months, once the study group stabilized, Satish genuinely began to enjoy his time studying at Jnana Prabodhini. He particularly valued the excellent organizational structure, including the practice of evening prayer. After long days of study, the group would gather downstairs to hold productive group discussions. Satish emphatically states that his overall experience at Jnana Prabodhini was exceptional and asserts that the benefits he derived from the institution were second only to his time at SIAC in terms of aiding his UPSC preparation.

Collaborative Study and The Interview Edge

Satish primarily relied on self-study during his time at Jnana Prabodhini and did not enroll in formal classes. He mentions that UPSC classes were offered, but since he had already completed his Public Administration class at SIAC and had obtained the necessary notes from Delhi, he decided to focus intensely on self-study and maximizing group discussions. Satish underscores Jnana Prabodhini's pivotal role in facilitating these study groups. Group members such as IP Singh, Bhushan Patil, Anuradha, and Gouri would routinely share notes from the classes being conducted at the institution.

Satish maintains a strong belief that success in UPSC is highly dependent on the self-study and quality of one's study group. He posits that the collective positivity and constructive interaction among friends and group members, and their willingness to share beneficial information, often impact preparation significantly, sometimes even outweighing the effort of individual study.

Mastering the Mains and Securing the Interview

During his extensive break for self-analysis, Satish analyzed his shortcomings for the Preliminary stage. Crucially, he also analyzed the Mains examination format, despite never having cleared the Pre and appearing for it. He reasoned that analyzing the Mains was imperative to ensure he did not repeat common errors when he eventually sat for the examination.

In parallel with his analysis, Satish actively practiced writing answers. He sent these practice responses to Atul Lande and Bipin Ahire, who offered invaluable guidance. This external review particularly assisted him in developing "lateral thinking". They instructed him on minor but vital details, such as how failing to include factual information, even with sound analysis, could result in lost marks, thereby improving his approach to General Studies papers.

Satish credits Jnana Prabodhini significantly for his outstanding performance in the UPSC interview. He successfully cleared the interview stage in his very first attempt. His initial mock interview at the institution featured a distinguished panel comprising Vivek Sir, Rajiv Ranade Sir (retired IRS(IT) officer and mentor), and Singru Sir (a retired officer from Railway Accounts). Satish feels that the grounded feedback provided by this panel fortified his confidence and directly contributed to his ability to secure good marks in the final UPSC interview. He also notes that two specific exposure visits—to Ralegan Siddhi and Hivare Bazaar—combined with the formal mock interview, proved most helpful in his interview preparation. He highlights that clearing the interview on the first try was a significant positive, as failure at the interview stage often leads to more profound disappointment and depression than failing the preceding stages.

The Indian Civil Accounts Service (ICAS)

Satish defines his service, the Indian Civil Accounts Service (ICAS), as a core Accounts and Finance service operating within the federal structure of the Government of India. He clarifies that the Government of India maintains four distinct accounts services. The Railway Accounts Service handles only the finance and accounts of the Railways. The Defence Accounts Service is responsible solely for the financial matters of the Defence sector. The P&T Account Finance manages the accounts for Postal Telegraph services. ICAS, however,

holds the broad mandate of overseeing the accounts and finance for all other Central Civil Ministries.

Satish's career exemplifies the diversity of ICAS postings. He estimates he has served in his current capacity as his 12th ministry. His diverse portfolio includes service in the Ministry of Finance, Ministry of Agriculture, Ministry of Food Processing Industry, Department of Industrial Trade & Promotion (DPIIT), MSME, Department of Heavy Industries , Panchayati Raj, Rural Development, and the Ministry of Drinking Water Sanitation. Furthermore, he held the crucial role of Financial Advisor to the Government of India at the Currency Note Press and India Security press Nasik , units of Security Printing & Minting Corporation of India Limited (SPMCIL). These units had responsibility to print Currency and also security documents including Passports , Postage stamps etc. He also served a stint on central deputation in the Department of Administrative Reforms and Public Grievances (DARPG). During this stint he looked after Prime Ministers Awards for Excellence in Public Administration , National e Governance Awards , rolling out of e-office and CPGRAMS. This period , he remembers as the most profound experience in working in the Government of India.

The core responsibilities of ICAS officers center on Accounts and Finance across all Central Civil Ministries. Importantly, budget management functions now also fall within their scope. Satish identifies the implementation of the Public Financial Management System (PFMS), a massive IT system for the Government of India, as a major initiative managed by ICAS under overall supervision of the Department of Expenditure Government of India. PFMS is recognized as the superior platform for facilitating Direct Benefit Transfer (DBT) mechanisms across the Central and State Governments. Satish notes that ICAS provides extensive opportunities to work across various domains. He also confirms that officers in any Government Service meaning thereby any AIS , Group A or Group B service become eligible for Central Deputation after completing a minimum of nine years of service , as per DoPT Guidelines . Central Deputation provides a huge opportunity for all services to contribute in Nation Building beyond designated services allocated business rules.

System Impact: Fighting Fraud and Driving Digital Change

Satish emphasizes that Accounts Services generally operate outside the public eye, often experiencing what he calls an "identity crisis" because they "work behind the curtains". Their work involves crucial internal functions like budgeting, payment processing, internal audit and accounting, which typically occur *after* policies are made and programs are executed.

Satish recounts a particularly revealing experience concerning an audit. A Secretary ordered a special audit team due to suspicion of a "small fraud" within a particular unit. Satish headed this team. The unit was located in the North East. The Government of India had allocated a grant of ₹300 crore for this mill.

The team initially visited the Kolkata headquarters. Headquarters staff directed them to the final mill location, claiming all audit vouchers and related documents were stored there. However, upon reaching the mill site, the staff there insisted that the ERP system records, audit memos, and vouchers were only available in Kolkata. This deliberate contradiction alerted Satish immediately that "there is something fishy" and documents were intentionally concealed.

Drawing on his background in History, Satish employed a strategy he termed a "Non-Violent Non-Cooperation Movement". He firmly informed the Chief Managing Director (CMD) that the audit team would refuse all courtesies, including tea and meals, until the complete set of audit vouchers were produced. The first day passed with management believing the auditors would eventually yield. By the second day, however, the management grasped the seriousness of the situation and the potential for a major incident if they continued to withhold documentation. Satish's team proceeded to audit the ₹300 crore grant and successfully exposed approximately ₹200 crore worth of fake vouchers. As a consequence, the Government of India completely shut down the specific scheme. A subsequent ten-year review confirmed that funds were being allocated but were not actually utilized for the intended purpose. The government subsequently replaced the scheme with a thoroughly revamped version.

Leading the PFMS Revolution

Satish played a pivotal role in the rollout of the Public Financial Management System (PFMS). He served as the Head for Maharashtra State during this critical phase. He proudly states that Direct Benefit Transfer (DBT) was first successfully implemented in India in

Wardha district, under the then-Collector Naveen Sona, the first beneficiary was women who got benefit under Janani Suraksha Yojana (JSY) , with Satish leading the PFMS team responsible for the rollout.

Satish credits innovative government systems like PFMS with saving the Government of India "lakhs of cores rupees"(Approx. Savings of Rs. 4.38 lakh crores as per DBT website till March 2014). This massive saving occurs primarily because the system efficiently "weeds out fake beneficiaries". He contrasts this success with the long-standing perception that out of every rupee allocated from the government treasury, 85 paise was lost to corruption, leaving only 15 paise reaching the actual beneficiaries. This initiative he says got a strong push since 2014 when the new Government took over .

Satish was involved in establishing the system from its initial days. This system now underpins flagship programs like the MGNREGA now renamed as G Ram G, Kisan Samman Nidhi Yojana and all central government scholarship schemes that transfer funds directly to beneficiaries' accounts. More than 315 Schemes are now processing DBT through PFMS. Following his tenure heading Maharashtra PFMS, Satish also assumed leadership roles for Goa, Gujarat, and Daman and Diu. During the implementation phase in Maharashtra alone, he travelled to approximately 22 districts. He immersed himself in the grassroots process, sitting with Tahsildars in their offices to roll out the scheme. Many of the Tahsildars he worked with still maintain contact, expressing gratitude that the implementation of the PFMS system, driven by Satish’s team, significantly benefited their respective states.

Driving Policy Through Audit Recommendations

Although Accounting Services seldom appear in the "front," Satish asserts they hold substantial indirect influence. He cites his experience in the Ministry of Rural Development, where his team audited the implementation of the Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA). The audit revealed that between roughly 2005 and 2010, every Panchayat had to maintain 15 to 20 varied physical registers; today, this volume has been streamlined to just one or two.

The audit team recommended utilizing technology optimally and reducing the need for extensive physical registers. This report, detailing how technology could be used, reached the ministerial level. This directly led to the decision to utilize satellite imagery and Geo-tagging

for schemes such as MGNREGA , the Prime Minister Awas Yojana (PMAY) and the Prime Minister Gram Sadak Yojana (PMGSY) for geo tags being used for assets being created under the scheme. Consequently, all newly constructed homes and roads under these key schemes are now geo-tagged, an initiative that traces its genesis back to the recommendations in the internal audit report.

Satish strongly emphasizes that officers must possess a positive attitude and a genuine desire to contribute constructively to system improvement. He warns that simply conducting a routine, "boring" audit will not yield significant contributions. However, if an officer adopts a positive mindset, thinking innovatively (e.g., "If I were the District Collector, I would do this"), their recommendations can, and often do, lead to implementation. He reassures officers that their ideas are valued and that their continuous role is to contribute to the improvement of the governing system for the benefit of the common man , the last man in the last row.

Managing Mega-Projects: The NATRIP Experience

While serving on deputation, Satish received an additional assignment as the Head of Finance for the National Automotive Testing and R&D Infrastructure Project (NATRIP). NATRIP is an institution, with sub-centers in Pune , Guwahati , Manesar , Indore and other locations, responsible for testing new vehicle models before their launch in India, ensuring they adhere to safety standards.

Satish assumed charge when the project was plagued by severe cost overruns. The initial budget was ₹2,000 crore, which ballooned to ₹2,500 crore, and then surpassed ₹3,000 crore, all without project completion. Once the cost exceeded the ₹3,000 crore mark, the Secretary recognized the necessity of assigning the project's financial oversight to an expert finance officer. The proposal reached Satish's superior, who then conferred the additional charge upon him.

Satish assumed the financial leadership for all NATRIP centers, which included facilities like I-CAT in Manesar, NATRAX in Indore (where tracks test vehicles above 100 kmph to evaluate safety norms during accidents), and a center in Chennai. He ensured that the ₹400 to ₹500 crore additional allocation approved by the Cabinet (for components like training and research centers) was utilized efficiently. His core focus was preventing the contractor from accruing unwarranted benefits, maintaining the project within the stipulated financial limits

approved by the Cabinet, and securing timely completion. Satish enjoyed the immense satisfaction of contributing to this project. He reiterates that officers in the ICAS have broad scope for impactful work, stressing that the level of contribution depends entirely on the officer's positive attitude and personal interest, regardless of whether they serve in the IAS, IPS, or other services.

Navigating Work-Life Balance and Bureaucratic Complexity

Satish currently holds the post of Head of Department (HoD) at the Central Board of Direct Taxes (CBDT). In this capacity, he manages the accounting for all direct taxes collected by the Government of India. This year's collection target is approximately ₹25 lakh crore.

His responsibilities require rigorous, daily coordination with banks. If, for example, the State Bank of India (SBI) collects ₹1,000 crore in tax, Satish must ensure the funds are promptly transferred to the Government of India's account at the Reserve Bank of India (RBI). Banks frequently delay these transfers by four or five days, citing various holidays or reasons. Furthermore, Satish heads the Audit Team responsible for auditing all banks, including tax refund audits, and also audits the offices of Income Tax Commissioners and Principal Commissioners.

To manage the inherent stress and maintain mental balance amidst such demanding audit and implementation roles, Satish employs several strategies. First, he emphasizes the necessity of daily exercise. Second, he advises dedicating weekends (Saturday and Sunday) strictly to pursuing hobbies, reserving Monday through Friday for focused professional work. He also mentions that he practices Pranayama and has completed courses like Vipassana.

Satish notes that the administrative system presents the most significant stress during the initial five to twelve months of a posting. Officers who quickly absorb the intricacies of the system during this formative period gain clarity on their specific roles. With increased seniority, officers gain the advantage of relying on competent manpower. Currently, Satish must oversee the audit of 1,000 units; he has only visited two personally, relying on his team for the remaining 950. He focuses his attention on monitoring his teams, reviewing their draft audit reports daily. If his team overlooks a crucial point beneficial to the country or the department, he intervenes, instructing them to search for detailed documents.

Evolving Leadership and Adapting to Hierarchies

Satish reflects on how his leadership methodology matured over time. Earlier in his career, he simply received instructions from his superiors. Now, serving at a senior management level, he actively directs operations and sets expectations to ensure the Government of India receives optimal benefit.

His job mandate constantly changes depending on the ministry. While posted at DPIIT, his role focused heavily on industry promotion, coinciding with the launch of the Make in India initiative. In the Ministry of Rural Development, his focus shifted entirely to rural development programs like PMAY and PMGSY. He advises that upon entering any new ministry, an officer must study the ministry's annual reports to fully grasp its core objectives and define their own role within that structure.

The Hard-Earned Wisdom of Bureaucracy

Satish shares a candid account of his earliest aggressive tendencies as a young officer. His first posting was at the Currency Note Press in Nashik, initially a Departmental Undertaking, later corporatized by the Government of India. This unit, alongside the India Security Press, employed between 12,000 and 13,000 industrial workers.

As an ambitious young officer, he quickly learned about industrial labor laws, wages, and overtime provisions. He observed that workers often claimed overtime pay despite completing their eight hours of work in just one extra hour, often resting during regular shift times. Satish fiercely challenged this practice, engaging in frequent arguments with the General Manager and industrial labor. Workers, in turn, protested against him, ironically accusing him, a Marathi officer, of neglecting the welfare of Marathi people. Satish countered that his mandate was distinct: he saw clear evidence that they were exploiting the system by not working eight hours but claiming overtime for compressed work.

Satish's initial approach was aggressive, confrontational, and stress-inducing. He attributes this early struggle partly to his status as a first-generation bureaucrat. Without a family history of senior bureaucrats, doctors, or engineers to provide guidance, he lacked advice on navigating complex administrative issues. Consequently, Satish learned the hierarchy and

internal workings of the administrative system solely through practical experience. He concludes that a crucial lesson gained through this process is learning what actions to avoid.

He illustrates this evolution by contrasting his earlier communication style. He used to immediately contradict his boss, often saying, "Sir, you are wrong; it should be done this way". After 10 to 15 years of service, he mastered a subtler approach. Now, he presents disagreements by saying, "Sir, you are absolutely right, and what you say must happen, but my opinion is...".

Satish offers specific advice to aspirants from rural areas. While they possess a strong work ethics, they often lack sufficient experience and mentorship from senior officers, resulting in struggles during the first four or five years of service. The administrative system is vast and complex; even anger directed at a lower-level functionary (a peon) can indirectly lead to repercussions from a top boss. He colorfully observes that people in Delhi are "straight like a jalebi" (referencing the complex, coiled structure of the Indian sweet), meaning one must learn this subtle complexity to successfully interact with them.

Experience is the great teacher in this environment. Satish emphasizes the importance of analyzing people: understanding *what* they say and *why* they say it. He advises that upon entering a new posting, officers should dedicate 15 days to a month to observing colleagues and the system before reacting or drawing conclusions. He considers this sustained observational learning the single most important insight he has gained over 15 to 20 years of service, a critical message he shares with new officers entering the system.

The Future Vision: Data Analytics and Systemic Change

Looking forward to the next eight to ten years of his career, Satish maintains that meaningful changes within the system are always incremental; abrupt, overnight change is simply not possible. He stresses that achieving systemic change requires meticulous study and analytical work.

Satish pinpoints the future direction of his service as revolving around data and the increasing integration of Machine Learning (ML). He anticipates that accounting services will undergo transformative changes similar to those already witnessed in the banking sector. Since all

operations are now digital and online, the service's future hinges entirely on expertise in Data Analytics and Big Data Analytics.

Satish has set a goal to train his team members in data analytics and big data. He deems this essential because the PFMS system alone generates data volumes approaching one terabyte (1TB) daily. Satish holds the philosophy that "data is power," and to utilize this power effectively, the service must possess the experts required to analyze this massive inflow of information. Leveraging data allows decisions to be made based on facts, thereby countering the tendency for decisions to be influenced by the subjective judgment of lower administrative levels. He believes the goal is to make the best use of this data for the welfare of the masses, moving beyond decision-making that is limited by facts gathered at only the lower levels.

Future of JPCEC

Satish offers specific recommendations for competitive exam centers, particularly as they mark milestones like 30 years of operation.

1. Enhance Interaction with Selected Officers: Satish notes that if Marathi candidates hope to secure higher services (IAS, IPS, IFS—currently, Marathi representation in IFS is low), centers must significantly increase and regularize interaction with selected candidates and officers. He suggests leveraging current technology for online interactions (like C-Through).
2. Mains Examination Focus: Satish strongly believes that Marathi aspirants frequently fall short due to lower marks in the Mains examination. High interview marks cannot fully compensate for a weak Mains score, potentially limiting them to Group B services. Therefore, the center must introduce structural changes primarily centered on improving Mains performance.

Satish Jadhav outlines specific actionable initiatives:

- Senior Officer-Led Test Series: Centers should identify senior officers to launch dedicated test series. Aspirants should submit their papers as PDF copies online, and officers would check them and provide comprehensive feedback.

- Regular Online Interactions: Organize weekly or monthly one-hour online sessions with batches, followed by Q&A sessions, featuring officers from any service.
- Specialized Guidance: These sessions should cover specific aspects of the exam. For instance, officers who scored highly in Essay, Sociology, or Public Administration should provide specialized guidance on those subjects.
- Sharing Failures and Mistakes: It is vital for recently selected officers (those newly heading to Mussoorie) to share their experiences, including the trends they observed and, most critically, the specific mistakes they made during the Mains. By openly sharing their errors, officers empower aspirants to avoid those pitfalls and secure higher marks.

Satish concludes that implementing these focused initiatives could realistically raise an aspirant's Mains score from 800 to 850, 870, or even 900. This crucial margin of 50 to 100 marks guarantees candidates either secure an IAS/IPS post or, if they were previously outside the selection list, at least achieve a Group A service, thereby increasing the overall presence of Marathi candidates in the higher administrative ranks.

Photo Gallery

Satish with Dr. Vivek & Dr. Savita Kulkarni during Officer's Meet at Maharashtra Sadan, New Delhi, 2025

Satish and wife, Mrs. Smita Jadhav with Dr. Vivek & Dr. Savita Kulkarni at the JPCEC Office, Pune.

Happy and Memorable moment - Satish and IAS Shri. Kiran Gitte (second from left) with Dr. Vivek and Dr. Savita Kulkarni after the UPSC 2005 results in which both had secured a rank.

Satish & other batchmates in an interaction with Social Activist and Honorary member of Jnana Prabodhini, Shri. Anna Hazare at his residence in Raleganssiddhi.

Satish (second row) with other JPCEC senior mentors and officers at Delhi Melava held in June, 2025.

Satish with other batchmates of 78th Batch during their Foundation Course at LBSNAA, Mussourie.

Satish Jadhav with colleagues on occasion of 48th Civil Accounts Day at New Delhi.

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