

भारत के नियंत्रक एवं महालेखापरीक्षक का कार्यालय
Office of the Comptroller and Auditor General of India

(सी.पी.विंग)
(C P Wing)

न्यूज डाइजेस्ट
NEWS DIGEST

संख्या:सी.पी./2025/09/11

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सीएजी/लेखापरीक्षा रिपोर्टों से संबंधित निम्नलिखित चयनित समाचार, जो 19 सितंबर 2025 से 20 सितंबर 2025 तक मीडिया में प्रकाशित हुए हैं, सादर अवलोकनार्थ प्रस्तुत किये जा रहे हैं।

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NEWS ITEMS ON CAG/ AUDIT REPORT

1. State Governments making advances for greater efficiency in public financial management: CAG (tribuneindia.com) Sep 19, 2025



Comptroller and Auditor General of India (CAG) K Sanjay Murthy on Friday said that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework.

However, he pointed out that there are lots of differences in the maturity level of these digital applications.

Speaking at the annual Conference of State Finance Secretaries, convened by CAG today, he said there are concerns about the security and legality of e-vouchers in some states, which should be resolved with the adoption of the latest technologies.

The Conference deliberated on strengthening the country's public financial management framework, with a focus on leveraging IT systems and digital platforms for effective governance, centrally sponsored schemes, dissemination of good practices in public finances, and enhancing accounting and auditing of State Public Sector Enterprises and Autonomous Bodies.

CAG stated that another area which needs top priority is the integration of various IT applications like e-Procurement, WAMIS, with IFMIS and other applications with robust data validation for better financial monitoring.

Murthy further mentioned that we have successfully conducted the remote audit of GST, Stamp and Registration, e-Procurement, Works Audit, DBT Schemes in some States.

"Now, our target is to roll out this remote audit in all Departments across the country wherever Departments have digitised their data/records," he added.

In addition, K Sanjay Murthy stated that the CAG institution is also giving emphasis on the Audit of Urban Local Governments (ULGs), including in areas such as "ease of living" with special focus on 100 cities with a population greater than five lakhs.

CAG also appreciated the efforts of States in mapping centrally sponsored schemes with Sustainable Development Goals.

CAG spoke about the digital initiatives and emphasised on end-to-end e-service delivery for 67 lakh pensioners and over 24 lakh GPF subscribers in 19 States.

He noted that full digitisation of pension functions has already been completed in six States.

Further, he noted that State Accountants General (A&E) offices from CAG are working with state government to strengthen capacity through district level engagements on grassroots level accounting issues.

CAG also outlined initiatives taken by CAG for collaborative working with the state and Local governments in improving the capacity of staff and to strengthen the Municipal Finances and the Audit of Urban Local Bodies.

CAG stated that as we move forward, the path to a Viksit Bharat rests on a strong foundation of fiscal governance, transparency, and accountability at every level--from our national institutions down to our local bodies.

Addressing the Conference, the Secretary (Expenditure), Ministry of Finance, Government of India, Vumlungmang Vualnam observed that the issues deliberated upon were highly relevant for Governments at both the Union and State level.

He noted that initiatives like SNA SPARSH will enable better cash management and recommended that schemes like Special Assistance to States for Capital Investment (SASCI) will help the states in the implementation of the IT-related infrastructure, like IFMS, in the Public Finance. <https://www.tribuneindia.com/news/business/state-governments-making-advances-for-greater-efficiency-in-public-financial-management-cag/>

2. AI-based audit detected fraudulent cases in states' beneficiary schemes, says CAG (*indianexpress.com*) Written by Harikishan Sharma | September 20, 2025

Murthy also announced that CAG plans to roll out remote audits in all government departments across the country wherever departments have digitised their data/records.

The Comptroller and Auditor General of India (CAG) has discovered, with the help of artificial intelligence (AI) and Machine Learning (ML), a large number of fraudulent cases in many states while auditing their beneficiary schemes, CAG K Sanjay Murthy said on Friday.

Addressing the second State Finance Secretaries Conference, Murthy said, "With the help of AI/ML, we found a large number of fraudulent cases in many states while auditing their beneficiary's schemes. This AI/ML-based forensic audit can save significant financial resources of the state government which are presently being fraudulently misused."

"Digitisation of our auditing processes is currently our topmost priority to ensure (a) remote audits with less hassles to executive; (b) timely audits and to provide greater assurance to stakeholders and, (c) greater coverage, for example, 100 % in GST/IT audits of databases etc," he said.

Murthy also announced that CAG plans to roll out remote audits in all government departments across the country wherever departments have digitised their data/records.

"At present, we are working on priority to fully utilise the various latest technological solutions available for risk assessment and distance/remote auditing. We have successfully conducted the remote audit of GST, Stamp and Registration, e-Procurement, Works Audit, DBT Schemes in some states. Now, our target is to roll out this remote audit in all departments across the country wherever they have digitised their data/records," he said.

Observing that state governments are making progress in adopting technology and bringing about greater efficiency in the public financial management framework, Murthy said, "The roll out of critical public finance IT infrastructure such as the Integrated Financial Management Information

System, Works and Accounts Management Information System, Government e-Procurement Platforms, e-voucher Systems, Digital India Land Record Modernisation Programme, Inspector General of Registration portals will not only strengthen the digital footprint in states but also bring in greater transparency and accountability, thereby aiding the governance.”

Addressing the conference, Expenditure Secretary VumlunmangVualnam said the issues deliberated upon were highly relevant for governments at both Union and state level. He said initiatives like “SNA SPARSH” will enable better cash management and recommended that schemes like Special Assistance to States for Capital Investment will help the states in implementation of IT-related infrastructure like IFMS in public finance. <https://indianexpress.com/article/india/ai-based-audit-detected-fraudulent-cases-in-states-beneficiary-schemes-says-cag-10260407/>

3. India’s 28 states’ debt balloons to Rs 59.6 lakh crore, trebled in 10 years: CAG Report (*indianexpress.com*) Written by Harikishan Sharma | September 20, 2025

“Compared with the total public debt of the states in 2013-14 of Rs 17,57,642 crore, debt in FY 2022-23 has increased by 3.39 times and from 16.66 per cent of GSDP to 22.96 per cent of GSDP,” the report said.

The public debt of all 28 states combined trebled in 10 years — from Rs 17.57 lakh crore in 2013-14 to Rs 59.60 lakh crore in 2022-23 — according to a first-of-its-kind report by the Comptroller and Auditor General of India (CAG) that provides a decadal analysis on fiscal health of states.

The report was released Friday by CAG K Sanjay Murthy during the State Finance Secretaries Conference.

According to the report, the total public debt (internal debt and loans and advances from the Centre) of the 28 states was Rs 59,60,428 crore at the end of FY 2022-23 — or 22.96 per cent of their combined Gross State Domestic Product of Rs 2,59,57,705 crore. GSDP is the value of all finished goods and services produced within a state’s geographical boundaries.

“Compared with the total public debt of the states in 2013-14 of Rs 17,57,642 crore, debt in FY 2022-23 has increased by 3.39 times and from 16.66 per cent of GSDP to 22.96 per cent of GSDP,” the report said.

According to the report, at the end of 2022-23, the highest debt-to-GSDP ratio of 40.35 per cent was recorded in Punjab, followed by Nagaland (37.15 per cent) and West Bengal (33.70 per cent) (see chart). The lowest ratio was recorded in Odisha (8.45 per cent), Maharashtra (14.64 per cent) and Gujarat (16.37 per cent).

“As on 31st March 2023, eight states had public debt liability of more than 30 per cent of their GSDP; six states had public debt liability of less than 20 per cent of their GSDP and remaining

14 states had public debt liability between 20 to 30 per cent of their respective GSDP in FY 2022-23,” the report said.

The states’ total debt in 2022-23 was 22.17 per cent of the country’s Gross Domestic Product (GDP), which stood at Rs 2,68,90,473 crore, said the report.

The Public Debt of states includes loans raised from open market through securities, treasury bills, bonds, etc.; loans from State Bank of India and other banks; Ways and Means Advances (WMA) from Reserve Bank of India, besides loans from financial institutions such as Life Insurance Corporation of India (LIC) and National Bank for Agriculture and Rural Development (NABARD).

As percentage of revenue receipts, the states’ total debt ranged between 128 per cent (FY 2014-15) and 191 per cent (FY 2020-21). And as percentage of total non-debt receipts for the same period, it was between 127 and 190 percent, the report said.

“On an average, public debt of the states has been about 150 per cent of their revenue receipts / total non-debt receipts. Similarly, public debt has ranged between 17-25 per cent of the GSDP and on an average, 20 per cent of the GSDP. The marked increase of 4 per cent, from 21 per cent of GSDP in FY 2019-20 to 25 per cent in FY 2020-21 is attributable to decrease in GSDP in FY 2020-21 being Covid year. The increase in loans from the Union Government during the period 2020-21 to 2022-23 was on account of back-to-back loans in lieu of GST compensation shortfall and special assistance as loan to states for capital expenditure,” the report said.

Observing that the “golden rule of borrowing” suggests that the government should borrow only to invest or capitalise and not to meet its operating cost/ current spending, the report highlighted that 11 states used borrowed money to finance their current expenditures.

“Net borrowings during a year reflect the difference between gross borrowings and repayments made. A comparison of the capital expenditure and net receipt of public debt by the states in FY 2022-23 suggests that in 11 states (Andhra Pradesh, Assam, Bihar, Haryana, Himachal Pradesh, Kerala, Mizoram, Punjab, Rajasthan, Tamil Nadu, and West Bengal), capital expenditure was less than the net public debt receipts,” the report said.

“This could be due to part of debt receipts meeting the revenue deficit. In the case of Andhra Pradesh and Punjab, capital expenditure was as low as 17 per cent and 26 per cent of the net borrowings and in the case of Haryana and Himachal Pradesh, about 50 per cent,” the report said. <https://indianexpress.com/article/india/cag-report-on-2013-14-to-2022-23-fiscal-health-of-states-under-strain-as-public-debt-trebles-in-10-years-10260370/>

4. CAG to focus on improving audit of 100 cities (*financialexpress.com*) Sept 19, 2025

With urban centers driving over half of India’s GDP, the Comptroller and Auditor General (CAG) is launching a special audit to improve the financial management of 100 cities.

With nearly 15 cities of the country contributing over 50% of the country's GDP, the focus is on improving audit quality of Urban Local Governments (ULGs) as these cities could add 1.5% more annual GDP growth, Comptroller and Auditor General (CAG) of India K Sanjay Murthy said on Friday.

Addressing state finance secretaries here, he said CAG will lay special audit focus on 100 cities with a population greater than 0.5 million.

Economic imperative: Why cities are crucial for GDP growth

“Audit of ULBs & PRIs is another important area which we cannot ignore, as nearly 15 cities of the country contribute over 50% of the country's GDP and Cities like Mumbai, Delhi, Bengaluru, Chennai, and Hyderabad contribute about 30% of GDP and these cities could add 1.5% more annual GDP growth,” Murthy said.

In the budget for 2025-26, the Centre has announced provisions for an Urban Challenge Fund (UCF) of Rs 1 lakh crore aimed at transforming cities into economic hubs by improving infrastructure and promoting sustainable development.

Despite the enhanced funding, the cities still face issues such as pollution, traffic jams, slums, water shortages and poor digital infrastructure.

Beyond audit: A shift to proactive city financial management

“Therefore, our combined efforts should be directed towards – how we can shift from accounting to City Financial Management by data-driven decision making for a vibrant future of our cities,” he said.

The focus would be to evaluate the progress made by these cities vis-à-vis the availability of core infrastructure, such as a reliable supply of essential services like water, electricity, and sanitation. Secondly, stress will be governed to a sustainable environment, like creating a clean and green urban landscape, developing green spaces, promoting renewable energy and building sustainable transportation systems. Other areas of focus would be improving the living standards of citizens by providing better services and amenities and fostering a conducive environment for job creation and investment, he added.<https://www.financialexpress.com/policy/economy/cag-to-focus-on-improving-audit-of-100-cities/3983404/>

5. CAG pushes AI, digital tools to detect frauds in audits (*economictimes.indiatimes.com*) Sept 19, 2025

CAG K Sanjay Murthy highlighted the use of technology in audits, leading to fraud detection in government schemes across states. The institution is now focusing on audits of urban local governments, particularly in 100 cities with populations exceeding half a million. The audits will assess progress in essential services, renewable energy, sustainable transportation, and job creation.

Comptroller and Auditor General (CAG) of India K Sanjay Murthy on Friday said technology deployment in audits has led to the detection of frauds in the implementation of government schemes in several states, as he underscored the importance of harnessing artificial intelligence and other tools in forensic auditing.

He also said that the supreme audit institution is focusing on the audits of urban local governments in areas such as ease of living, with special emphasis on 100 cities having populations greater than half a million.

The focus would be on evaluating the progress made by these cities in critical areas, including ensuring the supply of essential services, promoting renewable energy and sustainable transportation systems, improving living standards and fostering a conducive environment for job creation and investment, he said. Murthy was addressing the second annual conference of state finance secretaries organised by the CAG in the capital.
<https://economictimes.indiatimes.com/industry/services/consultancy/-/audit/cag-pushes-ai-digital-tools-to-detect-frauds-in-audits/articleshow/124004619.cms?from=mdr>

6. State debt triples in a decade, touches Rs 59.6 lakh crore: CAG flags worrying trends (*moneycontrol.com*) September 20, 2025

CAG report shows states' public debt trebled to Rs 59.6 lakh crore in 10 years, rising to 23% of GSDP; 11 states used borrowings for day-to-day expenses.

India's states are sitting on a mountain of debt that has tripled in a decade, according to a first-of-its-kind decadal analysis by the Comptroller and Auditor General of India (CAG).

As reported by The Indian Express, the total public debt of all 28 states rose from Rs 17.57 lakh crore in 2013-14 to Rs 59.60 lakh crore in 2022-23. That means debt grew more than 3.3 times in ten years, eating up a bigger share of states' economic output.

Measured against Gross State Domestic Product (GSDP), debt went up from 16.66 percent in 2013-14 to nearly 23 percent by 2022-23. The findings were released on Friday by CAG K Sanjay Murthy during the State Finance Secretaries Conference.

Where the burden is heaviest

Not all states are equally indebted. At the end of FY23, Punjab recorded the highest debt-to-GSDP ratio at 40.35 percent, followed by Nagaland (37.15 percent) and West Bengal (33.70 percent).

At the other end of the spectrum, Odisha kept its debt ratio at just 8.45 percent, while Maharashtra (14.64 percent) and Gujarat (16.37 percent) also managed relatively lower levels.

Overall, eight states had public debt above 30 percent of GSDP, six states below 20 percent and the rest between 20 percent and 30 percent, The Indian Express noted.

The states' combined debt was equivalent to 22.17 percent of India's GDP, which stood at Rs 268.9 lakh crore in FY23.

Why the numbers matter

Public debt isn't just about headline figures—it shows how governments are funding their spending. According to the report, state debt as a share of revenue receipts has hovered between 128 percent and 191 percent in the past decade. On average, debt stood at around 150% of states' annual revenues.

A sharp jump was seen in FY21, when debt rose to 25 percent of GSDP from 21 percent the previous year, largely because the Covid-19 pandemic hit economic activity, even as states borrowed more.

Much of the additional borrowing between 2020-21 and 2022-23 came from the Union government through back-to-back GST compensation loans and special assistance packages for capital expenditure.

Borrowing for day-to-day spending

The report also flagged a breach of the so-called 'golden rule' of borrowing, which says governments should raise debt only for investment, not to fund operating costs.

In FY23, 11 states, including Andhra Pradesh, Punjab, West Bengal, Kerala, Bihar, and Tamil Nadu, spent part of their borrowings on meeting revenue deficits instead of capital expenditure.

In Punjab and Andhra Pradesh, capital spending was as low as 26 percent and 17 percent of net borrowings, respectively. In Haryana and Himachal Pradesh, only about half of the debt went into capital projects.

States borrow in many ways, through market securities like bonds and treasury bills, loans from banks, Ways and Means Advances from the RBI, and funding from institutions like LIC and NABARD. Together, these form the public debt that CAG has mapped.

<https://www.moneycontrol.com/news/business/economy/state-debt-triples-in-a-decade-touches-rs-59-6-lakh-crore-cag-flags-worrying-trends-13562625.html>

7. CAG for extensive use of digital tools in forensic audit to check fraudulent cases (*economictimes.indiatimes.com*) 19 Sept 2025

Comptroller and Auditor General of India K Sanjay Murthy on Friday said AI and ML have helped in unearthing a large number of fraudulent cases in many states during audit of beneficiary's schemes, as he stressed on extensive use of such digital tools in forensic auditing.

Addressing the Conference of State Finance Secretaries in Delhi, the CAG noted that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework.

The roll out of critical public finance IT infrastructure will not only strengthen the digital footprint in states but also bring in greater transparency and accountability, thereby aiding the governance, he said.

These include Integrated Financial Management Information System (IFMIS), Works and Accounts Management Information System (WAMIS), Government e-Procurement Platforms (GePNIC), e-voucher Systems, Digital India Land Record Modernisation Programme (DILRMP).

"However, there is a lot of difference in the maturity level of these digital applications," Murthy said citing certain states.

One of the positive outcomes of digitisation and integration is already in clear evidence with respect to finalization of Monthly Civil Accounts of states, he said.

"At present, we are working on priority to fully utilise the various latest technological solutions available for risk assessment and distance/remote auditing," he said, and added the CAG has successfully conducted the remote audit of GST, Stamp and Registration, e-Procurement, Works Audit, DBT schemes in some states.

Now, the target is to roll out this remote audit in all departments across the country wherever departments have digitised their data/records.

"Another key area of remote audit is to find out the tempering of electronic documents. With the help of AI/ML, we found a large number of fraudulent cases in many states while auditing their beneficiary's schemes," the CAG said.

The AI/ML (artificial intelligence/ machine learning) based forensic audit can save significant financial resources of state government which are presently being fraudulently misused, he said.

"Digitisation of our auditing processes is currently our topmost priority to ensure remote audits with less hassles to Executive; timely audits and to provide greater assurance to stakeholders and, greater coverage, for example, 100 per cent in GST/IT audits of databases," he said.

He further said audit of local government institutions (ULBs and PRIs) is another important area which cannot be ignored, as nearly 15 cities contribute over 50 per cent of the country's GDP.

Cities like Mumbai, Delhi, Bengaluru, Chennai and Hyderabad contribute about 30 per cent of India's GDP and these could add 1.5 per cent more annual GDP growth, the CAG said.

On the occasion a publication on State Finances for FY 2022-23, was unveiled by CAG Murthy, Expenditure Secretary VumlunmangVualnam and Deputy CAG Jayant Sinha.

Senior officials from the Union Finance Ministry, finance secretaries of state governments, the RBI, and the Controller General of Accounts (CGA) participated in the conference.

Heads of the accounting services of railways, telecommunications, and defence, along with the accountants general representing the CAG's audit and accounts offices in states, also participated in conference, under the aegis of CAG of India. <https://economictimes.indiatimes.com/news/india/cag-for-extensive-use-of-digital-tools-in-forensic-audit-to-check-fraudulent-cases/articleshow/123996207.cms>

8. CAG push for digital audits: AI tools unearth fraud cases in states; remote monitoring to expand nationwide (*timesofindia.indiatimes.com*) 19 Sept 2025

Comptroller and Auditor General of India (CAG) K Sanjay Murthy on Friday said artificial intelligence (AI) and machine learning (ML) have already helped expose a large number of fraudulent cases in several states, as he pressed for the extensive use of such digital tools in forensic auditing.

Speaking at the Conference of State Finance Secretaries in New Delhi, Murthy said digitisation of auditing processes was now the CAG's top priority to ensure remote audits with fewer hassles for the executive, timely reporting, and broader coverage, including 100 per cent checks of GST and IT databases, PTI reported.

He noted that state governments were steadily adopting digital tools to improve efficiency in public financial management. "The rollout of critical public finance IT infrastructure will not only strengthen the digital footprint in states but also bring in greater transparency and accountability, thereby aiding governance," Murthy said.

These include the Integrated Financial Management Information System (IFMIS), Works and Accounts Management Information System (WAMIS), Government eProcurement Platform (GePNIC), e-voucher systems and the Digital India Land Records Modernisation Programme (DILRMP).

"However, there is a lot of difference in the maturity level of these digital applications across states," Murthy cautioned, though he added that digitisation had already improved the finalisation of Monthly Civil Accounts.

The CAG has successfully conducted remote audits of GST, stamp and registration, e-procurement, works audit and DBT schemes in some states. Murthy said the next step was to roll out such audits across all departments with digitised records. "Another key area of remote audit is to find out the tampering of electronic documents. With the help of AI/ML, we found a large number of fraudulent cases in many states while auditing their beneficiary schemes," he said.

AI/ML-based forensic audits, he added, could save states significant financial resources that are currently being siphoned off through fraudulent practices.

He further underlined the importance of auditing local government institutions (ULBs and PRIs), pointing out that nearly 15 cities contribute more than 50 per cent of India's GDP. Cities like

Mumbai, Delhi, Bengaluru, Chennai and Hyderabad together account for about 30 per cent of GDP and could add 1.5 per cent to annual growth if efficiencies are improved, Murthy said.

On the occasion, a publication on State Finances for FY 2022-23 was unveiled by Murthy, Expenditure Secretary Vumlung Vualnam and Deputy CAG Jayant Sinha.

The conference was attended by senior officials from the Union Finance Ministry, finance secretaries of 28 states and two Union Territories, representatives of the Reserve Bank of India, the Controller General of Accounts, and heads of accounting services from railways, telecom and defence. Accountants general from CAG's audit and accounts offices in states also participated. Around 200 delegates joined the conference. <https://timesofindia.indiatimes.com/business/india-business/cag-push-for-digital-audits-ai-tools-unearth-fraud-cases-in-states-remote-monitoring-to-expand-nationwide/articleshow/123997394.cms>

9. State Governments making advances for greater efficiency in public financial management: CAG (*newsx.com*) Sept 19, 2025

Comptroller and Auditor General of India (CAG) K Sanjay Murthy on Friday said that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework.

However, he pointed out that there are lots of differences in the maturity level of these digital applications.

Speaking at the annual Conference of State Finance Secretaries, convened by CAG today, he said there are concerns about the security and legality of e-vouchers in some states, which should be resolved with the adoption of the latest technologies.

The Conference deliberated on strengthening the country's public financial management framework, with a focus on leveraging IT systems and digital platforms for effective governance, centrally sponsored schemes, dissemination of good practices in public finances, and enhancing accounting and auditing of State Public Sector Enterprises and Autonomous Bodies.

CAG stated that another area which needs top priority is the integration of various IT applications like e-Procurement, WAMIS, with IFMIS and other applications with robust data validation for better financial monitoring.

Murthy further mentioned that we have successfully conducted the remote audit of GST, Stamp and Registration, e-Procurement, Works Audit, DBT Schemes in some States.

"Now, our target is to roll out this remote audit in all Departments across the country wherever Departments have digitised their data/records," he added.

In addition, K Sanjay Murthy stated that the CAG institution is also giving emphasis on the Audit of Urban Local Governments (ULGs), including in areas such as "ease of living" with special focus on 100 cities with a population greater than five lakhs.

CAG also appreciated the efforts of States in mapping centrally sponsored schemes with Sustainable Development Goals.

CAG spoke about the digital initiatives and emphasised on end-to-end e-service delivery for 67 lakh pensioners and over 24 lakh GPF subscribers in 19 States.

He noted that full digitisation of pension functions has already been completed in six States.

Further, he noted that State Accountants General (A&E) offices from CAG are working with state government to strengthen capacity through district level engagements on grassroots level accounting issues.

CAG also outlined initiatives taken by CAG for collaborative working with the state and Local governments in improving the capacity of staff and to strengthen the Municipal Finances and the Audit of Urban Local Bodies.

CAG stated that as we move forward, the path to a Viksit Bharat rests on a strong foundation of fiscal governance, transparency, and accountability at every level--from our national institutions down to our local bodies.

Addressing the Conference, the Secretary (Expenditure), Ministry of Finance, Government of India, Vumlung Vualnam observed that the issues deliberated upon were highly relevant for Governments at both the Union and State level.

He noted that initiatives like SNA SPARSH will enable better cash management and recommended that schemes like Special Assistance to States for Capital Investment (SASCI) will help the states in the implementation of the IT-related infrastructure, like IFMS, in the Public Finance. <https://www.newsx.com/business/state-governments-making-advances-for-greater-efficiency-in-public-financial-management-cag20250919192153-74450/>

10. CAG for extensive use of digital tools in forensic audit to check fraudulent cases (*theweek.in*) Sept 19, 2025

Comptroller and Auditor General of India K Sanjay Murthy on Friday said AI and ML have helped in unearthing a large number of fraudulent cases in many states during audit of beneficiary's schemes, as he stressed on extensive use of such digital tools in forensic auditing.

Addressing the Conference of State Finance Secretaries here, the CAG noted that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework.

The roll out of critical public finance IT infrastructure will not only strengthen the digital footprint in states but also bring in greater transparency and accountability, thereby aiding the governance, he said.

These include Integrated Financial Management Information System (IFMIS), Works and Accounts Management Information System (WAMIS), Government e-Procurement Platforms (GePNIC), e-voucher Systems, Digital India Land Record Modernisation Programme (DILRMP).

"However, there is a lot of difference in the maturity level of these digital applications," Murthy said citing certain states.

One of the positive outcomes of digitisation and integration is already in clear evidence with respect to finalization of Monthly Civil Accounts of states, he said.

"At present, we are working on priority to fully utilise the various latest technological solutions available for risk assessment and distance/remote auditing," he said, and added the CAG has successfully conducted the remote audit of GST, Stamp and Registration, e-Procurement, Works Audit, DBT schemes in some states.

Now, the target is to roll out this remote audit in all departments across the country wherever departments have digitised their data/records.

"Another key area of remote audit is to find out the tempering of electronic documents. With the help of AI/ML, we found a large number of fraudulent cases in many states while auditing their beneficiary's schemes," the CAG said.

The AI/ML (artificial intelligence/ machine learning) based forensic audit can save significant financial resources of state government which are presently being fraudulently misused, he said.

"Digitisation of our auditing processes is currently our topmost priority to ensure remote audits with less hassles to Executive; timely audits and to provide greater assurance to stakeholders and, greater coverage, for example, 100 per cent in GST/IT audits of databases," he said.

He further said audit of local government institutions (ULBs and PRIs) is another important area which cannot be ignored, as nearly 15 cities contribute over 50 per cent of the country's GDP.

Cities like Mumbai, Delhi, Bengaluru, Chennai and Hyderabad contribute about 30 per cent of India's GDP and these could add 1.5 per cent more annual GDP growth, the CAG said.

On the occasion a publication on State Finances for FY 2022-23, was unveiled by CAG Murthy, Expenditure Secretary Vumlunmang Vualnam and Deputy CAG Jayant Sinha.

Senior officials from the Union Finance Ministry, finance secretaries of state governments, the RBI, and the Controller General of Accounts (CGA) participated in the conference.

Heads of the accounting services of railways, telecommunications, and defence, along with the accountants general representing the CAG's audit and accounts offices in states, also participated in conference, under the aegis of CAG of India.

About 200 delegates from across the country attended the conference.
<https://www.theweek.in/wire-updates/business/2025/09/19/del20-biz-cag-forensic.amp.html>

11. State Governments making advances for greater efficiency in public financial management: CAG (*lokmatimes.com*) Sept 19, 2025



Comptroller and Auditor General of India (CAG) K Sanjay Murthy on Friday said that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework.

However, he pointed out that there are lots of differences in the maturity level of these digital applications.

Speaking at the annual Conference of State Finance Secretaries, convened by CAG today, he said there are concerns about the security and legality of e-vouchers in some states, which should be resolved with the adoption of the latest technologies.

The Conference deliberated on strengthening the country's public financial management framework, with a focus on leveraging IT systems and digital platforms for effective governance, centrally sponsored schemes, dissemination of good practices in public finances, and enhancing accounting and auditing of State Public Sector Enterprises and Autonomous Bodies.

CAG stated that another area which needs top priority is the integration of various IT applications like e-Procurement, WAMIS, with IFMIS and other applications with robust data validation for better financial monitoring.

Murthy further mentioned that we have successfully conducted the remote audit of GST, Stamp and Registration, e-Procurement, Works Audit, DBT Schemes in some States.

"Now, our target is to roll out this remote audit in all Departments across the country wherever Departments have digitised their data/records," he added.

In addition, K Sanjay Murthy stated that the CAG institution is also giving emphasis on the Audit of Urban Local Governments (ULGs), including in areas such as "ease of living" with special focus on 100 cities with a population greater than five lakhs.

CAG also appreciated the efforts of States in mapping centrally sponsored schemes with Sustainable Development Goals.

CAG spoke about the digital initiatives and emphasised on end-to-end e-service delivery for 67 lakh pensioners and over 24 lakh GPF subscribers in 19 States.

He noted that full digitisation of pension functions has already been completed in six States.

Further, he noted that State Accountants General (A&E) offices from CAG are working with state government to strengthen capacity through district level engagements on grassroots level accounting issues.

CAG also outlined initiatives taken by CAG for collaborative working with the state and Local governments in improving the capacity of staff and to strengthen the Municipal Finances and the Audit of Urban Local Bodies.

CAG stated that as we move forward, the path to a Viksit Bharat rests on a strong foundation of fiscal governance, transparency, and accountability at every level--from our national institutions down to our local bodies.

Addressing the Conference, the Secretary (Expenditure), Ministry of Finance, Government of India, Vumlung Vualnam observed that the issues deliberated upon were highly relevant for Governments at both the Union and State level.

He noted that initiatives like SNA SPARSH will enable better cash management and recommended that schemes like Special Assistance to States for Capital Investment (SASCI) will help the states in the implementation of the IT-related infrastructure, like IFMS, in the Public Finance. <https://www.lokmatimes.com/business/state-governments-making-advances-for-greater-efficiency-in-public-financial-management-cag/>

12. CAG Says AI, ML Help Detect Fraud In State Beneficiary Schemes *(businessworld.in) Sep 20, 2025*

Comptroller and Auditor General (CAG) of India K Sanjay Murthy on Friday said artificial intelligence and machine learning have aided in uncovering a large number of fraudulent cases in

multiple states during audits of beneficiary schemes. He urged wider adoption of such digital tools in forensic audits to prevent misuse of public funds.

Addressing the Conference of State Finance Secretaries in New Delhi, Murthy noted that state governments are increasingly leveraging technology to improve public financial management. He highlighted that the rollout of critical public finance IT infrastructure is strengthening states' digital footprint while enhancing transparency and accountability.

The systems in use include the Integrated Financial Management Information System (IFMIS), Works and Accounts Management Information System (WAMIS), Government e-Procurement Platform (GePNIC), e-voucher systems, and the Digital India Land Record Modernisation Programme (DILRMP). Murthy observed that the maturity levels of these applications vary across states.

Digitisation, Local Governance Focus

Digitisation and integration have already improved processes, including the finalisation of monthly civil accounts. "At present, we are prioritising full utilisation of the latest technological solutions for risk assessment and remote auditing," he said. The CAG has conducted remote audits of GST, stamp and registration, e-procurement, works, and direct benefit transfer schemes, with plans to extend these to all departments with digitised data.

Murthy added that AI and ML have helped detect significant fraud while auditing beneficiary schemes, saving financial resources that could otherwise be misused. "Another key area of remote audit is to find out tampering of electronic documents," he said.

Murthy emphasised that digitisation of auditing processes is a top priority, enabling remote audits with minimal disruption, faster turnaround, broader coverage, and greater assurance for stakeholders. He also underlined the need to audit local government institutions, including urban local bodies and panchayati raj institutions.

He noted that nearly 15 cities contribute over 50 per cent of India's GDP, with Mumbai, Delhi, Bengaluru, Chennai, and Hyderabad accounting for about 30 per cent. These cities could add another 1.5 per cent to annual GDP growth.

During the conference, a publication on state finances for FY2022-23 was released by Murthy, Expenditure Secretary Vumlunmang Vualnam, and Deputy CAG Jayant Sinha. Around 200 delegates attended, including senior officials from the Union Finance Ministry, Reserve Bank of India, CGA, and heads of accounting services from railways, telecommunications, defence, and CAG state offices. <https://www.businessworld.in/article/cag-says-ai-ml-help-detect-fraud-in-state-beneficiary-schemes-572350>

13. AI, ML Helped in Unearthing Many Fraudulent Cases In Many States: CAG (*deccanchronicle.com*) 19 September 2025

The roll out of critical public finance IT infrastructure will not only strengthen the digital footprint in states but also bring in greater transparency and accountability, thereby aiding the governance,

Murthy said The CAG also said that one of the positive outcomes of digitisation and integration is already in clear evidence with respect to finalisation of monthly civil accounts of states.

Comptroller and Auditor General (CAG) of India K Sanjay Murthy on Friday said artificial intelligence (AI) and machine learning (ML) have helped in unearthing a large number of fraudulent cases in many states during audit of beneficiary's schemes, as he stressed on extensive use of such digital tools in forensic auditing.

However, the CAG noted that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework. “The roll out of critical public finance IT infrastructure will not only strengthen the digital footprint in states but also bring in greater transparency and accountability, thereby aiding the governance,” Murthy said, while addressing the conference of state finance secretaries here.

IT infrastructure includes Integrated Financial Management Information System (IFMIS), Works and Accounts Management Information System (WAMIS), Government e-Procurement Platforms (GePNIC), e-voucher Systems, Digital India Land Record Modernisation Programme (DILRMP). “However, there is a lot of difference in the maturity level of these digital applications,” Murthy said, citing certain states.

The CAG also said that one of the positive outcomes of digitisation and integration is already in clear evidence with respect to finalisation of monthly civil accounts of states. “At present, we are working on priority to fully utilise the various latest technological solutions available for risk assessment and distance/remote auditing,” he said, adding the CAG has successfully conducted the remote audit of GST, stamp and registration, e-procurement, works audit, DBT schemes in some states.

Now, the target is to roll out this remote audit in all departments across the country wherever departments have digitised their data/records. “Another key area of remote audit is to find out the tempering of electronic documents. With the help of AI/ML, we found a large number of fraudulent cases in many states while auditing their beneficiary's schemes,” the CAG added. <https://www.deccanchronicle.com/nation/current-affairs/ai-ml-helped-in-unearthing-many-fraudulent-cases-in-many-states-cag-1904776>

14. State Governments making advances for greater efficiency in public financial management: CAG (*bignewsnetwork.com*)20 Sept 2025



Comptroller and Auditor General of India (CAG) K Sanjay Murthy on Friday said that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework. However, he pointed out that there are lots of differences in the maturity level of these digital applications. Speaking at the annual Conference of State Finance Secretaries, convened by CAG today, he said there are concerns about the security and legality of e-vouchers in some states, which should be resolved with the adoption of the latest technologies.

The Conference deliberated on strengthening the country's public financial management framework, with a focus on leveraging IT systems and digital platforms for effective governance, centrally sponsored schemes, dissemination of good practices in public finances, and enhancing accounting and auditing of State Public Sector Enterprises and Autonomous Bodies.

CAG stated that another area which needs top priority is the integration of various IT applications like e-Procurement, WAMIS, with IFMIS and other applications with robust data validation for better financial monitoring.

Murthy further mentioned that we have successfully conducted the remote audit of GST, Stamp and Registration, e-Procurement, Works Audit, DBT Schemes in some States. 'Now, our target is to roll out this remote audit in all Departments across the country wherever Departments have digitised their data/records,' he added.

In addition, K Sanjay Murthy stated that the CAG institution is also giving emphasis on the Audit of Urban Local Governments (ULGs), including in areas such as 'ease of living' with special focus on 100 cities with a population greater than five lakhs.

CAG also appreciated the efforts of States in mapping centrally sponsored schemes with Sustainable Development Goals.

CAG spoke about the digital initiatives and emphasised on end-to-end e-service delivery for 67 lakh pensioners and over 24 lakh GPF subscribers in 19 States. He noted that full digitisation of pension functions has already been completed in six States. Further, he noted that State Accountants General (A&E) offices from CAG are working with state government to strengthen capacity through district level engagements on grassroots level accounting issues.

CAG also outlined initiatives taken by CAG for collaborative working with the state and Local governments in improving the capacity of staff and to strengthen the Municipal Finances and the Audit of Urban Local Bodies. CAG stated that as we move forward, the path to a Viksit Bharat rests on a strong foundation of fiscal governance, transparency, and accountability at every level -from our national institutions down to our local bodies.

Addressing the Conference, the Secretary (Expenditure), Ministry of Finance, Government of India, Vumlung Vualnam observed that the issues deliberated upon were highly relevant for Governments at both the Union and State level. He noted that initiatives like SNA SPARSH will enable better cash management and recommended that schemes like Special Assistance to States for Capital Investment (SASCI) will help the states in the implementation of the IT-related infrastructure, like IFMS, in the Public Finance.
<https://www.bignewsnetwork.com/news/278588251/state-governments-making-advances-for-greater-efficiency-in-public-financial-management-cag>

15. CAG for Extensive Use of Digital Tools in Forensic Audit to Check Fraudulent Cases (*outlookbusiness.com*) 19 Sept 2025

CAG noted that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework

Comptroller and Auditor General of India K Sanjay Murthy on Friday said AI and ML have helped in unearthing a large number of fraudulent cases in many states during audit of beneficiary's schemes, as he stressed on extensive use of such digital tools in forensic auditing.

Addressing the Conference of State Finance Secretaries here, the CAG noted that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework.

The roll out of critical public finance IT infrastructure will not only strengthen the digital footprint in states but also bring in greater transparency and accountability, thereby aiding the governance, he said.

These include Integrated Financial Management Information System (IFMIS), Works and Accounts Management Information System (WAMIS), Government e-Procurement Platforms (GePNIC), e-voucher Systems, Digital India Land Record Modernisation Programme (DILRMP).

"However, there is a lot of difference in the maturity level of these digital applications," Murthy said citing certain states.

One of the positive outcomes of digitisation and integration is already in clear evidence with respect to finalization of Monthly Civil Accounts of states, he said.

"At present, we are working on priority to fully utilise the various latest technological solutions available for risk assessment and distance/remote auditing," he said, and added the CAG has successfully conducted the remote audit of GST, Stamp and Registration, e-Procurement, Works Audit, DBT schemes in some states.

Now, the target is to roll out this remote audit in all departments across the country wherever departments have digitised their data/records.

"Another key area of remote audit is to find out the tempering of electronic documents. With the help of AI/ML, we found a large number of fraudulent cases in many states while auditing their beneficiary's schemes," the CAG said.

The AI/ML (artificial intelligence/ machine learning) based forensic audit can save significant financial resources of state government which are presently being fraudulently misused, he said.

"Digitisation of our auditing processes is currently our topmost priority to ensure remote audits with less hassles to Executive; timely audits and to provide greater assurance to stakeholders and, greater coverage, for example, 100% in GST/IT audits of databases," he said.

He further said audit of local government institutions (ULBs and PRIs) is another important area which cannot be ignored, as nearly 15 cities contribute over 50% of the country's GDP.

Cities like Mumbai, Delhi, Bengaluru, Chennai and Hyderabad contribute about 30% of India's GDP and these could add 1.5% more annual GDP growth, the CAG said.

On the occasion a publication on State Finances for FY 2022-23, was unveiled by CAG Murthy, Expenditure Secretary VumlunmangVualnam and Deputy CAG Jayant Sinha.

Senior officials from the Union Finance Ministry, finance secretaries of state governments, the RBI, and the Controller General of Accounts (CGA) participated in the conference.

Heads of the accounting services of railways, telecommunications, and defence, along with the accountants general representing the CAG's audit and accounts offices in states, also participated in conference, under the aegis of CAG of India.

About 200 delegates from across the country attended the conference.
<https://www.outlookbusiness.com/news/cag-for-extensive-use-of-digital-tools-in-forensic-audit-to-check-fraudulent-cases>

16. AI and ML Transforming State Audits: Unearthing Fraud and Boosting Efficiency (*devdiscourse.com*)19 Sept 2025

K Sanjay Murthy, the Comptroller and Auditor General of India, emphasized the role of AI and ML in uncovering fraudulent activities during state audits. He highlighted the advances in technology adoption by state governments to enhance public financial management. Digitization aids governance, offering transparency, efficiency, and accountability.

The Comptroller and Auditor General of India, K Sanjay Murthy, underscored the significant impact of artificial intelligence and machine learning in unveiling numerous fraudulent instances across different states during audits of beneficiary schemes. Speaking at the Conference of State Finance Secretaries, Murthy stressed the extensive use of digital tools in forensic auditing.

The CAG acknowledged the advancements state governments are making in adopting technology to enhance public financial management. He noted that the implementation of critical public finance IT infrastructure, like Integrated Financial Management Information Systems and e-voucher Systems, will bolster transparency, accountability, and governance efficiency.

Murthy revealed successful remote audits of GST and other departments, emphasizing the importance of AI/ML-based forensic audits to save financial resources. As digitization of auditing processes remains a top priority, enhancing remote audits and providing greater assurance to stakeholders through comprehensive coverage continues to be a focus. <https://www.devdiscourse.com/article/headlines/3633283-ai-and-ml-transforming-state-audits-unearthing-fraud-and-boosting-efficiency?amp>

17. CAG for extensive use of digital tools in forensic audit to check fraudulent cases (*udayavani.com*)19 Sep 2025

Comptroller and Auditor General of India K Sanjay Murthy on Friday said AI and ML have helped in unearthing a large number of fraudulent cases in many states during audit of beneficiary's schemes, as he stressed on extensive use of such digital tools in forensic auditing.

Addressing the Conference of State Finance Secretaries here, the CAG noted that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework.

The roll out of critical public finance IT infrastructure will not only strengthen the digital footprint in states but also bring in greater transparency and accountability, thereby aiding the governance, he said.

These include Integrated Financial Management Information System (IFMIS), Works and Accounts Management Information System (WAMIS), Government e-Procurement Platforms (GePNIC), e-voucher Systems, Digital India Land Record Modernisation Programme (DILRMP).

"However, there is a lot of difference in the maturity level of these digital applications," Murthy said citing certain states.

One of the positive outcomes of digitisation and integration is already in clear evidence with respect to finalization of Monthly Civil Accounts of states, he said.

"At present, we are working on priority to fully utilise the various latest technological solutions available for risk assessment and distance/remote auditing," he said, and added the CAG has successfully conducted the remote audit of GST, Stamp and Registration, e-Procurement, Works Audit, DBT schemes in some states.

Now, the target is to roll out this remote audit in all departments across the country wherever departments have digitised their data/records.

"Another key area of remote audit is to find out the tempering of electronic documents. With the help of AI/ML, we found a large number of fraudulent cases in many states while auditing their beneficiary's schemes," the CAG said.

The AI/ML (artificial intelligence/ machine learning) based forensic audit can save significant financial resources of state government which are presently being fraudulently misused, he said.

"Digitisation of our auditing processes is currently our topmost priority to ensure remote audits with less hassles to Executive; timely audits and to provide greater assurance to stakeholders and, greater coverage, for example, 100% in GST/IT audits of databases," he said.

He further said audit of local government institutions (ULBs and PRIs) is another important area which cannot be ignored, as nearly 15 cities contribute over 50% of the country's GDP.

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About 200 delegates from across the country attended the conference.
<https://udayavani.com/national/cag-extensive-use-ai-digital-tools-forensic-audit-fraudulent-cases-510207?lang=en>

18. State Governments making advances for greater efficiency in public financial management: CAG (*aninews.in*) Sept 19, 2025



Comptroller and Auditor General of India (CAG) K Sanjay Murthy on Friday said that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework.

However, he pointed out that there are lots of differences in the maturity level of these digital applications.

Speaking at the annual Conference of State Finance Secretaries, convened by CAG today, he said there are concerns about the security and legality of e-vouchers in some states, which should be resolved with the adoption of the latest technologies.

The Conference deliberated on strengthening the country's public financial management framework, with a focus on leveraging IT systems and digital platforms for effective governance, centrally sponsored schemes, dissemination of good practices in public finances, and enhancing accounting and auditing of State Public Sector Enterprises and Autonomous Bodies.

CAG stated that another area which needs top priority is the integration of various IT applications like e-Procurement, WAMIS, with IFMIS and other applications with robust data validation for better financial monitoring.

Murthy further mentioned that we have successfully conducted the remote audit of GST, Stamp and Registration, e-Procurement, Works Audit, DBT Schemes in some States.

"Now, our target is to roll out this remote audit in all Departments across the country wherever Departments have digitised their data/records," he added.

In addition, K Sanjay Murthy stated that the CAG institution is also giving emphasis on the Audit of Urban Local Governments (ULGs), including in areas such as "ease of living" with special focus on 100 cities with a population greater than five lakhs.

CAG also appreciated the efforts of States in mapping centrally sponsored schemes with Sustainable Development Goals.

CAG spoke about the digital initiatives and emphasised on end-to-end e-service delivery for 67 lakh pensioners and over 24 lakh GPF subscribers in 19 States.

He noted that full digitisation of pension functions has already been completed in six States.

Further, he noted that State Accountants General (A&E) offices from CAG are working with state government to strengthen capacity through district level engagements on grassroots level accounting issues.

CAG also outlined initiatives taken by CAG for collaborative working with the state and Local governments in improving the capacity of staff and to strengthen the Municipal Finances and the Audit of Urban Local Bodies.

CAG stated that as we move forward, the path to a Viksit Bharat rests on a strong foundation of fiscal governance, transparency, and accountability at every level--from our national institutions down to our local bodies.

Addressing the Conference, the Secretary (Expenditure), Ministry of Finance, Government of India, Vumlung Vualnam observed that the issues deliberated upon were highly relevant for Governments at both the Union and State level.

He noted that initiatives like SNA SPARSH will enable better cash management and recommended that schemes like Special Assistance to States for Capital Investment (SASCI) will help the states in the implementation of the IT-related infrastructure, like IFMS, in the Public Finance. <https://aninews.in/news/business/state-governments-making-advances-for-greater-efficiency-in-public-financial-management-cag20250919192153/>

19. CAG push for digital audits: AI tools unearth fraud cases in states; remote monitoring to expand nationwide (*msn.com*) 19 Sept 2025

Comptroller and Auditor General of India (CAG) K Sanjay Murthy on Friday said artificial intelligence (AI) and machine learning (ML) have already helped expose a large number of fraudulent cases in several states, as he pressed for the extensive use of such digital tools in forensic auditing.

Speaking at the Conference of State Finance Secretaries in New Delhi, Murthy said digitisation of auditing processes was now the CAG's top priority to ensure remote audits with fewer hassles for the executive, timely reporting, and broader coverage, including 100 per cent checks of GST and IT databases, PTI reported.

He noted that state governments were steadily adopting digital tools to improve efficiency in public financial management. "The rollout of critical public finance IT infrastructure will not only strengthen the digital footprint in states but also bring in greater transparency and accountability, thereby aiding governance," Murthy said.

These include the Integrated Financial Management Information System (IFMIS), Works and Accounts Management Information System (WAMIS), Government e-Procurement Platform (GePNIC), e-voucher systems and the Digital India Land Records Modernisation Programme (DILRMP).

"However, there is a lot of difference in the maturity level of these digital applications across states," Murthy cautioned, though he added that digitisation had already improved the finalisation of Monthly Civil Accounts.

The CAG has successfully conducted remote audits of GST, stamp and registration, e-procurement, works audit and DBT schemes in some states. Murthy said the next step was to roll out such audits across all departments with digitised records. "Another key area of remote audit is to find out the tampering of electronic documents. With the help of AI/ML, we found a large number of fraudulent cases in many states while auditing their beneficiary schemes," he said.

AI/ML-based forensic audits, he added, could save states significant financial resources that are currently being siphoned off through fraudulent practices.

He further underlined the importance of auditing local government institutions (ULBs and PRIs), pointing out that nearly 15 cities contribute more than 50 per cent of India's GDP. Cities like Mumbai, Delhi, Bengaluru, Chennai and Hyderabad together account for about 30 per cent of GDP and could add 1.5 per cent to annual growth if efficiencies are improved, Murthy said.

On the occasion, a publication on State Finances for FY 2022-23 was unveiled by Murthy, Expenditure Secretary Vumlung Vualnam and Deputy CAG Jayant Sinha.

The conference was attended by senior officials from the Union Finance Ministry, finance secretaries of 28 states and two Union Territories, representatives of the Reserve Bank of India, the Controller General of Accounts, and heads of accounting services from railways, telecom and defence. Accountants general from CAG's audit and accounts offices in states also participated. Around 200 delegates joined the conference. <https://www.msn.com/en-in/money/news/cag-push-for-digital-audits-ai-tools-unearth-fraud-cases-in-states-remote-monitoring-to-expand-nationwide/ar-AA1MTvCO>

20. CAG for extensive use of digital tools in forensic audit to check fraudulent cases (*ptinews.com*) Sept 19, 2025

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Addressing the Conference of State Finance Secretaries here, the CAG noted that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework.

The roll out of critical public finance IT infrastructure will not only strengthen the digital footprint in states but also bring in greater transparency and accountability, thereby aiding the governance, he said.

These include Integrated Financial Management Information System (IFMIS), Works and Accounts Management Information System (WAMIS), Government e-Procurement Platforms (GePNIC), e-voucher Systems, Digital India Land Record Modernisation Programme (DILRMP).

"However, there is a lot of difference in the maturity level of these digital applications," Murthy said citing certain states.

One of the positive outcomes of digitisation and integration is already in clear evidence with respect to finalization of Monthly Civil Accounts of states, he said.

"At present, we are working on priority to fully utilise the various latest technological solutions available for risk assessment and distance/remote auditing," he said, and added the CAG has successfully conducted the remote audit of GST, Stamp and Registration, e-Procurement, Works Audit, DBT schemes in some states.

Now, the target is to roll out this remote audit in all departments across the country wherever departments have digitised their data/records.

"Another key area of remote audit is to find out the tempering of electronic documents. With the help of AI/ML, we found a large number of fraudulent cases in many states while auditing their beneficiary's schemes," the CAG said.

The AI/ML (artificial intelligence/ machine learning) based forensic audit can save significant financial resources of state government which are presently being fraudulently misused, he said.

"Digitisation of our auditing processes is currently our topmost priority to ensure remote audits with less hassles to Executive; timely audits and to provide greater assurance to stakeholders and, greater coverage, for example, 100 per cent in GST/IT audits of databases," he said.

He further said audit of local government institutions (ULBs and PRIs) is another important area which cannot be ignored, as nearly 15 cities contribute over 50 per cent of the country's GDP.

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<https://www.ptinews.com/story/business/cag-for-extensive-use-of-digital-tools-in-forensic-audit-to-check-fraudulent-cases/2929832>

21. CAG Uses Digital Tools to Detect Fraudulent Cases (*money.rediff.com*) Sept 19, 2025

Comptroller and Auditor General of India K Sanjay Murthy on Friday said AI and ML have helped in unearthing a large number of fraudulent cases in many states during audit of beneficiary's schemes, as he stressed on extensive use of such digital tools in forensic auditing.

Addressing the Conference of State Finance Secretaries here, the CAG noted that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework.

The roll out of critical public finance IT infrastructure will not only strengthen the digital footprint in states but also bring in greater transparency and accountability, thereby aiding the governance, he said.

These include Integrated Financial Management Information System (IFMIS), Works and Accounts Management Information System (WAMIS), Government e-Procurement Platforms (GePNIC), e-voucher Systems, Digital India Land Record Modernisation Programme (DILRMP).

"However, there is a lot of difference in the maturity level of these digital applications," Murthy said citing certain states.

One of the positive outcomes of digitisation and integration is already in clear evidence with respect to finalization of Monthly Civil Accounts of states, he said.

"At present, we are working on priority to fully utilise the various latest technological solutions available for risk assessment and distance/remote auditing," he said, and added the CAG has

successfully conducted the remote audit of GST, Stamp and Registration, e-Procurement, Works Audit, DBT schemes in some states.

Now, the target is to roll out this remote audit in all departments across the country wherever departments have digitised their data/records.

"Another key area of remote audit is to find out the tempering of electronic documents. With the help of AI/ML, we found a large number of fraudulent cases in many states while auditing their beneficiary's schemes," the CAG said.

The AI/ML (artificial intelligence/ machine learning) based forensic audit can save significant financial resources of state government which are presently being fraudulently misused, he said.

"Digitisation of our auditing processes is currently our topmost priority to ensure remote audits with less hassles to Executive; timely audits and to provide greater assurance to stakeholders and, greater coverage, for example, 100 per cent in GST/IT audits of databases," he said.

He further said audit of local government institutions (ULBs and PRIs) is another important area which cannot be ignored, as nearly 15 cities contribute over 50 per cent of the country's GDP.

Cities like Mumbai, Delhi, Bengaluru, Chennai and Hyderabad contribute about 30 per cent of India's GDP and these could add 1.5 per cent more annual GDP growth, the CAG said.

On the occasion a publication on State Finances for FY 2022-23, was unveiled by CAG Murthy, Expenditure Secretary Vumlungmang Vualnam and Deputy CAG Jayant Sinha.

Senior officials from the Union Finance Ministry, finance secretaries of state governments, the RBI, and the Controller General of Accounts (CGA) participated in the conference.

Heads of the accounting services of railways, telecommunications, and defence, along with the accountants general representing the CAG's audit and accounts offices in states, also participated in conference, under the aegis of CAG of India.

About 200 delegates from across the country attended the conference.
<https://money.rediff.com/news/market/cag-uses-digital-tools-to-detect-fraudulent-cases/33944320250919>

22. CAG for extensive use of digital tools in forensic audit to check fraudulent cases (*newsdrum.in*) 19 Sept 2025

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<https://www.newsdrum.in/business/cag-for-extensive-use-of-digital-tools-in-forensic-audit-to-check-fraudulent-cases-10479449>

23. State Governments Making Advances for Greater Efficiency in Public Financial Management: CAG (*latestly.com*) Sept 19, 2025

Comptroller and Auditor General of India (CAG) K Sanjay Murthy on Friday said that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework.

However, he pointed out that there are lots of differences in the maturity level of these digital applications.

Speaking at the annual Conference of State Finance Secretaries, convened by CAG today, he said there are concerns about the security and legality of e-vouchers in some states, which should be resolved with the adoption of the latest technologies.

The Conference deliberated on strengthening the country's public financial management framework, with a focus on leveraging IT systems and digital platforms for effective governance, centrally sponsored schemes, dissemination of good practices in public finances, and enhancing accounting and auditing of State Public Sector Enterprises and Autonomous Bodies.

CAG stated that another area which needs top priority is the integration of various IT applications like e-Procurement, WAMIS, with IFMIS and other applications with robust data validation for better financial monitoring.

Murthy further mentioned that we have successfully conducted the remote audit of GST, Stamp and Registration, e-Procurement, Works Audit, DBT Schemes in some States.

"Now, our target is to roll out this remote audit in all Departments across the country wherever Departments have digitised their data/records," he added.

In addition, K Sanjay Murthy stated that the CAG institution is also giving emphasis on the Audit of Urban Local Governments (ULGs), including in areas such as "ease of living" with special focus on 100 cities with a population greater than five lakhs.

CAG also appreciated the efforts of States in mapping centrally sponsored schemes with Sustainable Development Goals.

CAG spoke about the digital initiatives and emphasised on end-to-end e-service delivery for 67 lakh pensioners and over 24 lakh GPF subscribers in 19 States.

He noted that full digitisation of pension functions has already been completed in six States.

Further, he noted that State Accountants General (A&E) offices from CAG are working with state government to strengthen capacity through district level engagements on grassroots level accounting issues.

CAG also outlined initiatives taken by CAG for collaborative working with the state and Local governments in improving the capacity of staff and to strengthen the Municipal Finances and the Audit of Urban Local Bodies.

CAG stated that as we move forward, the path to a Viksit Bharat rests on a strong foundation of fiscal governance, transparency, and accountability at every level--from our national institutions down to our local bodies.

Addressing the Conference, the Secretary (Expenditure), Ministry of Finance, Government of India, Vumlung Vualnam observed that the issues deliberated upon were highly relevant for Governments at both the Union and State level.

He noted that initiatives like SNA SPARSH will enable better cash management and recommended that schemes like Special Assistance to States for Capital Investment (SASCI) will help the states in the implementation of the IT-related infrastructure, like IFMS, in the Public Finance. <https://www.latestly.com/agency-news/business-news-state-governments-making-advances-for-greater-efficiency-in-public-financial-management-cag-7119665.html/amp>

24. CAG for extensive use of digital tools in forensic audit to check fraudulent cases (*taxtmi.com*) 19 Sept 2025

Comptroller and Auditor General of India K Sanjay Murthy on Friday said AI and ML have helped in unearthing a large number of fraudulent cases in many states during audit of beneficiary's schemes, as he stressed on extensive use of such digital tools in forensic auditing.

Addressing the Conference of State Finance Secretaries here, the CAG noted that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework.

The roll out of critical public finance IT infrastructure will not only strengthen the digital footprint in states but also bring in greater transparency and accountability, thereby aiding the governance, he said.

These include Integrated Financial Management Information System (IFMIS), Works and Accounts Management Information System (WAMIS), Government e-Procurement Platforms (GePNIC), e-voucher Systems, Digital India Land Record Modernisation Programme (DILRMP).

"However, there is a lot of difference in the maturity level of these digital applications," Murthy said citing certain states.

One of the positive outcomes of digitisation and integration is already in clear evidence with respect to finalization of Monthly Civil Accounts of states, he said.

"At present, we are working on priority to fully utilise the various latest technological solutions available for risk assessment and distance/remote auditing," he said, and added the CAG has successfully conducted the remote audit of GST, Stamp and Registration, e-Procurement, Works Audit, DBT schemes in some states.

Now, the target is to roll out this remote audit in all departments across the country wherever departments have digitised their data/records.

"Another key area of remote audit is to find out the tempering of electronic documents. With the help of AI/ML, we found a large number of fraudulent cases in many states while auditing their beneficiary's schemes," the CAG said.

The AI/ML (artificial intelligence/ machine learning) based forensic audit can save significant financial resources of state government which are presently being fraudulently misused, he said.

"Digitisation of our auditing processes is currently our topmost priority to ensure remote audits with less hassles to Executive; timely audits and to provide greater assurance to stakeholders and, greater coverage, for example, 100 per cent in GST/IT audits of databases," he said.

He further said audit of local government institutions (ULBs and PRIs) is another important area which cannot be ignored, as nearly 15 cities contribute over 50 per cent of the country's GDP.

Cities like Mumbai, Delhi, Bengaluru, Chennai and Hyderabad contribute about 30 per cent of India's GDP and these could add 1.5 per cent more annual GDP growth, the CAG said.

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Heads of the accounting services of railways, telecommunications, and defence, along with the accountants general representing the CAG's audit and accounts offices in states, also participated in conference, under the aegis of CAG of India.

About 200 delegates from across the country attended the conference. <https://www.taxtmi.com/news?id=56209#:~:text=Auditor%20urges%20broad%20AI%2C%20machine,funds%20and%20improve%20fiscal%20governance>

25. State Governments making advances for greater efficiency in public financial management: CAG (*newkerala.com*) Sept 19, 2025

Comptroller and Auditor General of India (CAG) K Sanjay Murthy on Friday said that state governments are making advances in the adoption of technology in bringing about greater efficiency in the public financial management framework. However, he pointed out that there are lots of differences in the maturity level of these digital applications. Speaking at the annual Conference of State Finance Secretaries, convened by CAG today, he said there are concerns about the security and legality of e-vouchers in some states, which should be resolved with the adoption of the latest technologies.

The Conference deliberated on strengthening the country's public financial management framework, with a focus on leveraging IT systems and digital platforms for effective governance, centrally sponsored schemes, dissemination of good practices in public finances, and enhancing accounting and auditing of State Public Sector Enterprises and Autonomous Bodies.

CAG stated that another area which needs top priority is the integration of various IT applications like e-Procurement, WAMIS, with IFMIS and other applications with robust data validation for better financial monitoring.

Murthy further mentioned that we have successfully conducted the remote audit of GST, Stamp and Registration, e-Procurement, Works Audit, DBT Schemes in some States. "Now, our target is to roll out this remote audit in all Departments across the country wherever Departments have digitised their data/records," he added.

In addition, K Sanjay Murthy stated that the CAG institution is also giving emphasis on the Audit of Urban Local Governments (ULGs), including in areas such as "ease of living" with special focus on 100 cities with a population greater than five lakhs.

CAG also appreciated the efforts of States in mapping centrally sponsored schemes with Sustainable Development Goals.

CAG spoke about the digital initiatives and emphasised on end-to-end e-service delivery for 67 lakh pensioners and over 24 lakh GPF subscribers in 19 States. He noted that full digitisation of pension functions has already been completed in six States. Further, he noted that State Accountants General (A&E) offices from CAG are working with state government to strengthen capacity through district level engagements on grassroots level accounting issues.

CAG also outlined initiatives taken by CAG for collaborative working with the state and Local governments in improving the capacity of staff and to strengthen the Municipal Finances and the Audit of Urban Local Bodies. CAG stated that as we move forward, the path to a Viksit Bharat

rests on a strong foundation of fiscal governance, transparency, and accountability at every level-
-from our national institutions down to our local bodies.

Addressing the Conference, the Secretary (Expenditure), Ministry of Finance, Government of India, Vumlung Vualnam observed that the issues deliberated upon were highly relevant for Governments at both the Union and State level. He noted that initiatives like SNA SPARSH will enable better cash management and recommended that schemes like Special Assistance to States for Capital Investment (SASCI) will help the states in the implementation of the IT-related infrastructure, like IFMS, in the Public Finance. <https://www.newkerala.com/news/o/state-governments-making-advances-greater-efficiency-public-financial-management-139#:~:text=the%20Public%20Finance,-.CAG%20Murthy%20Says%20States%20Advancing%20Digital%20Public%20Financial%20Management,strengthening%20urban%20local%20body%20finances>

26. Rising Public Debt of States – A Decadal Analysis by CAG (*vajiramandravi.com*) Sept 19, 2025

The CAG report on the fiscal health of states, highlights a sharp increase in public debt and its implications for fiscal sustainability

The Comptroller and Auditor General of India (CAG) released a first-of-its-kind decadal report (2013-14 to 2022-23) on the fiscal health of states, highlighting a sharp increase in public debt and its implications for fiscal sustainability.

Meaning of Public Debt

Public debt arises when government expenditures exceed its revenue from taxes and other sources, necessitating borrowing from domestic and international markets.

In essence, public debt includes all liabilities of the government funded through the Consolidated Fund of India or the Consolidated Fund of State (in case of a state government).

This debt is categorized into internal and external components, with internal debt further subdivided into marketable and non-marketable securities.

Marketable government securities, such as G-secs and T-Bills, are issued through auctions, while non-marketable ones include treasury bills issued to state governments and special securities for the National Small Savings Fund.

Debt-to-GDP/GSDP Ratio

Meaning:

A Debt-to-Gross Domestic Product (GDP) ratio/ a Debt-to-Gross State Domestic Product (GSDP) ratio is a critical metric assessing a country's/ a state's ability to service its debt – indicating its ability to repay debt.

A higher ratio signals greater fiscal risk, while a lower ratio suggests greater stability and capacity to handle debt.

Significance: It is important for prudent fiscal management, as is crucial to evaluate the nature of government deficits—whether they fund capital assets or non-asset-creating expenditures like subsidies.

Acceptable level of debt-to-GDP ratio: The NK Singh Committee (established in 2016 to review and recommend changes to the FRBM Act, 2003) proposed a debt-to-GDP ratio of –

- 40% for the central government and 20% for states,
- Aiming for a combined general government debt-to-GDP ratio of 60%.

Growth in States' Public Debt

-Total debt (internal debt and loans and advances from the Centre) increased: From ₹17.57 lakh crore in 2013-14 to ₹59.60 lakh crore in 2022-23 (rose by 3.39 times).

-Debt-to-GSDP ratio: Increased from 16.66% (2013-14) to 22.96% (2022-23).

-Contribution to National GDP: States' debt equaled 22.17% of India's GDP in FY 2022-23.

Inter-State Variations in Debt Burden

Highest Debt-to-GSDP ratios: Punjab (40.35%), Nagaland (37.15%), West Bengal (33.70%).

Lowest ratios: Odisha (8.45%), Maharashtra (14.64%), Gujarat (16.37%).

Distribution:

- As on 31st March 2023, 8 states had public debt liability of more than 30% of their GSDP;
- 6 states had public debt liability of less than 20% of their GSDP and
- The remaining 14 states had public debt liability between 20 to 30% of their respective GSDP in FY 2022-23.

Sources of States' Public Debt

Loans raised from the open market through securities, treasury bills, bonds, etc.

Loans from banks such as the State Bank of India (SBI).

Ways and Means Advances (WMA) from Reserve Bank of India (RBI).

Loans from financial institutions such as Life Insurance Corporation of India (LIC) and National Bank for Agriculture and Rural Development (NABARD).

Loans from the union government. Example, back-to-back loans for GST compensation shortfall and special capital assistance (especially during COVID-19).

Debt Sustainability Indicators

- Debt as percentage of revenue receipts: Varied between 128% (2014-15) and 191% (2020-21).
- Debt as percentage of non-debt receipts: Between 127% and 190%.

Average debt profile:

- On an average, the public debt of the states has been about 150% of their revenue receipts/ total non-debt receipts.
- Similarly, public debt has ranged between 17-25% of the GSDP and 20% of the GSDP.
- The marked increase of 4%, from 21% of GSDP in FY 2019-20 to 25% in FY 2020-21 is attributable to decrease in GSDP in FY 2020-21 being Covid year.

Fiscal Management Concerns

Golden rule of borrowing: Debt should finance capital expenditure, not revenue expenditure.

Violation of rule: 11 states (including Andhra Pradesh, Punjab, West Bengal, Kerala, etc.) used borrowings to finance current expenditure.

Example: Andhra Pradesh spent only 17% and Punjab 26% of borrowings on capital expenditure.

Risk:

- GST compensation loans and COVID relief borrowing have altered debt dynamics.
- Unsustainable fiscal practices resulting in crowding out of productive investment and debt trap potential.
- High state debt levels threaten macroeconomic stability and strain Centre-State fiscal relations.

Way Forward

Fiscal discipline: States must align borrowing with productive capital creation, avoiding use for routine expenditure.

Debt management strategy: Establishing Public Debt Management Agency (PDMA, proposed in the 2015 Union Budget) – enhanced transparency, improved monitoring, and debt restructuring mechanisms.

Strengthening state finances: Diversify revenue sources, rationalise subsidies, improve tax buoyancy, and reduce dependence on central transfers.

Adherence to FRBM Act: Ensure fiscal prudence through legally binding debt and deficit targets.

Institutional mechanisms: Strengthening state finance commissions and CAG oversight for sustainable fiscal federalism

<https://vajiramandravi.com/current-affairs/rising-public-debt-of-states-a-decadal-analysis-by-cag/>

27. CAG Uses AI Audits to Detect Fraud in State Schemes (*vajiramandravi.com*) Sept 20, 2025

The Comptroller and Auditor General (CAG) of India, K Sanjay Murthy, revealed that AI and ML-based forensic audits have exposed numerous fraudulent cases in state beneficiary schemes.

Speaking at the second State Finance Secretaries Conference, he said these audits can prevent misuse of funds and save significant financial resources for state governments.

CAG Pushes AI-Driven Forensic Audits and Digital Governance

The CAG of India emphasised the growing role of artificial intelligence (AI) and machine learning (ML) in detecting fraud during audits of state beneficiary schemes.

Digitisation of audit processes is now the CAG's top priority to enable remote audits, reduce hassles for executives, ensure timely reporting, and expand coverage — including 100% checks of GST and Income Tax databases.

Use of AI/ML in Fraud Detection

AI/ML-based forensic audits have already exposed numerous fraudulent cases across states.

These tools could save states significant financial resources currently being siphoned off through fraudulent practices.

A key application of remote audits will also include identifying tampering of electronic documents.

Digitisation of Financial Management Systems

There have been progresses by states in adopting digital tools for public financial management.

Key systems include:

the Integrated Financial Management Information System (IFMIS),

IFMIS is a digital, web-based platform used by government entities to automate and integrate various financial functions like budgeting, accounting, payments, and reporting.

Works and Accounts Management Information System (WAMIS),

WAMIS is a comprehensive digital system for managing construction projects, covering their entire life cycle from inception to completion.

Developed by C-DAC, it tracks and monitors financial transactions, links them to physical progress, etc.

Government e-Procurement Platform (GePNIC),

GePNIC is a software system developed by India's National Informatics Centre (NIC) for conducting all stages of the government procurement process for goods, services, and works.

e-voucher systems, and The Digital India Land Records Modernisation Programme (DILRMP).

DILRMP is a Central Sector Scheme launched by the GoI to computerize, digitize, and modernize all land records and registration processes across the country

However, the maturity level of these applications varies significantly across states, though digitisation has already improved the finalisation of Monthly Civil Accounts.

Remote Audits Across Departments

The CAG has successfully conducted remote audits in areas such as GST, stamp and registration, e-procurement, works, and Direct Benefit Transfer (DBT) schemes.

The next goal is to extend remote auditing to all government departments with digitised records.

Auditing Local Governments

There is need to audit Urban Local Bodies (ULBs) and Panchayati Raj Institutions (PRIs), as nearly 15 cities contribute more than 50% of India's GDP.

Cities like Mumbai, Delhi, Bengaluru, Chennai, and Hyderabad alone account for 30% of GDP and could add 1.5% to annual growth if efficiencies improve.

Conclusion

Initiatives such as SNA SPARSH will strengthen cash management, while schemes like Special Assistance to States for Capital Investment will help states build IT-driven financial infrastructure.

SNA SPARSH is a cash management system and a Single Nodal Account (SNA) initiative for India's Centrally Sponsored Schemes (CSS) that facilitates a "just-in-time" release of funds from central and state consolidated funds.

It integrates the Public Financial Management System (PFMS), the State Integrated Financial Management System, and the e-Kuber platform of the RBI to achieve better transparency, efficiency, and accountability in fund flow.

It is therefore imperative for states to continuously adopt and integrate advanced digital tools, including artificial intelligence (AI) and machine learning (ML), into their public financial management frameworks.

Such integration will not only enhance transparency and accountability but also significantly improve efficiency in governance, thereby ensuring more effective utilisation of public resources and long-term fiscal sustainability <https://vajiramandravi.com/current-affairs/cag-uses-ai-audits-to-detect-fraud-in-state-schemes/>

28. CAG to make audits tech-driven with portal launch in Nov
(*newsarenaindia.com*) Sept 19, 2025

The CAG-Connect portal that will be launched by the office of the Comptroller and Auditor General of India in November, will provide as many as 10 lakh auditee entities with a unified digital interface that offers direct responses to queries, observations, and inspection reports

The Comptroller and Auditor General of India (CAG) will be adopting a technology-driven system to increase audit coverage and improve the quality of audit outputs.

A digital application to be launched in November, the CAG-Connect portal, will provide nearly 10 lakh auditee entities with a unified digital interface (UPI) to directly respond to queries, observations, and inspection reports, thereby reducing time for field audit at auditee premises.

This strategic shift to remote and hybrid audits is anchored in risk-based planning, securing access to government platforms (such as IFMS, e-Procurement and sectoral databases like WAMIS for public works etc.) and using geospatial tools like PM GatiShakti to strengthen evidence and consistency across sectors, informed Deputy CAG, K S Subramanian.

Pilot studies of remote audits in numerous audit domains have already been concluded successfully, Subramaniam added, which is why they are now being replicated across offices.

These include a data-led GST audit carried out concurrently in the Central and State audit offices using a standardised audit design matrix and centrally validated SQL queries, he said.

Similarly, Telangana's remote compliance audit of the Stamps & Registration Department – the PAG (Audit) – has demonstrated successful office-based scrutiny with real-time coordination.

Deputy CAG, A M Bajaj, said the CAG-Connect portal will make the entire process of audits transparent, technology-enabled, and accessible to all stakeholders, regardless of their geographical location. By enabling proper tracking of audit observations by both the CAG and audited entities, it will facilitate faster resolution.

Meanwhile, an initiative to harness artificial intelligence for smarter audits is under development. The CAG-LLM (Large Language Model) is designed to help auditors access decades of institutional knowledge to help improve efficiency and consistency in audit analysis by analysing large datasets and internally generated documents such as Inspection Reports.

It will also be able to identify patterns and risks with enhanced accuracy, and assist auditors in preparing more incisive audit insights and comprehensive reports.

The Annual Conference of State Finance Secretaries for the year 2025 was slated to be held on Friday, focusing on key issues of strengthening the reporting framework with respect to centrally-sponsored schemes, dissemination of good practices on public finances, leveraging IT systems and digital platforms for better governance.

Senior officials from the Union Finance Ministry, finance secretaries of state governments, the RBI, the CGA, and heads of the accounting services of railways, telecommunications, and defense, along with Accountant General representing the CAG's audit and accounts offices in the states, are participating in the conference that has witnessed almost 200 delegates coming in from

across the country. <https://newsarenaindia.com/economy/cag-to-make-audits-tech-driven-with-portal-launch-in-nov/56906>

29. सौ शहरों के स्थानीय निकायों की ऑडिट से जीवन स्तर में सुधार की पहल करेगा CAG, उद्योगों व स्टार्ट अप पर भी आएगी रिपोर्ट (*jagran.com*) 20 Sep 2025

भारत के नियंत्रक एवं महालेखा परीक्षक (सीएजी) की नई योजना अगर परवान चढ़ गई तो देश के शहरी स्थानीय निकायों (यूएलजी) के कामकाज में ना सिर्फ बड़े बदलाव देखने को मिलेंगे बल्कि इससे आम आदमी को बेहतर बुनियादी सुविधा मिलने का रास्ता भी साफ होगा और साथ ही उद्यमियों व कारोबारियों को ईज ऑफ डूइंग बिजनेस का फायदा भी मिलेगा।

भारत के नियंत्रक एवं महालेखा परीक्षक (सीएजी) की नई योजना अगर परवान चढ़ गई तो देश के शहरी स्थानीय निकायों (यूएलजी) के कामकाज में ना सिर्फ बड़े बदलाव देखने को मिलेंगे बल्कि इससे आम आदमी को बेहतर बुनियादी सुविधा मिलने का रास्ता भी साफ होगा और उद्यमियों व कारोबारियों को 'ईज ऑफ डूइंग बिजनेस' का फायदा भी मिलेगा।

इस बात का संकेत सीएजी के संजय मूर्ति ने राज्यों के वित्त सचिवों की बैठक में दिए। इसके तहत पांच लाख से ज्यादा आबादी वाले देश के सौ शहरों के स्थानीय निकायों की विशेष ऑडिट शुरू की जा रही है। इन शहरों में 'ईज ऑफ लिविंग' के पैमाने पर प्रगति का मूल्यांकन किया जाएगा।

सीएजी की इस घोषणा को केंद्रीय बजट 2025-26 में 'अर्बन चैलेंज फंड' (यूसीएफ) के तहत एक लाख करोड़ रुपये की व्यवस्था से जोड़ कर देखा जा रहा है। निकायों के काम काज व उनके हिसाब किताब का परीक्षण यूसीएफ के बेहतर इस्तेमाल का रास्ता खोलेगा।

देश के जीडीपी में इन शहरों का बड़ा योगदान

सीएजी मूर्ति ने बैठक में जोर दिया कि शहरीकरण की रफ्तार तेज होने के बीच शहरों की वित्तीय प्रबंधन प्रणाली को मजबूत करना जरूरी है। उन्होंने कहा, "लगभग 15 शहर देश के जीडीपी में 50 प्रतिशत से अधिक योगदान देते हैं। इसमें मुंबई, दिल्ली, बेंगलुरु, चेन्नई और हैदराबाद जैसे महानगर 30 प्रतिशत जीडीपी में हिस्सा देते हैं। ये शहर देश की सालाना आर्थिक विकास दर में 1.5 फीसद और वृद्धि कर सकते हैं।"

आवास एवं शहरी कार्य मंत्रालय का बजट 2009-10 से नौ गुना बढ़ चुका है। फिर भी प्रदूषण, ट्रैफिक जाम, झुग्गी-झोपडियां, पानी की कमी और कमजोर डिजिटल इंफ्रास्ट्रक्चर जैसी चुनौतियां बरकरार हैं।

सीएजी ने बताया कि प्रस्तावित ऑडिट इन शहरों में चार प्रमुख क्षेत्रों पर केंद्रित होगी। पहला-पानी, बिजली और स्वच्छता जैसी आवश्यक सेवाओं की विश्वसनीय आपूर्ति। दूसरा, हरे-भरे स्थानों का विकास, नवीकरणीय ऊर्जा को बढ़ावा और सतत परिवहन प्रणाली उपलब्ध कराना। तीसरा-नागरिकों के लिए बेहतर सेवाएं और

सुविधाएं मुहैया कराना। चौथा-रोजगार सृजन और निवेश के लिए अनुकूल माहौल बना कर आर्थिक विकास दर को बढ़ाना।

ईज ऑफ डूइंग बिजनेस को लेकर कैग करेगी ऑडिट

सीएजी के मुताबिक "विभिन्न राज्यों में ईज ऑफ डूइंग बिजनेस को लेकर क्या किया जा रहा है और इसकी क्या स्थिति है, इसकी भी ऑडिट करने की तैयारी है। इसमें खास तौर पर छोटे व मझोले उद्योगों व स्टार्ट अप के लिए उठाए जाने वाले कदमों की जांच की जाएगी।"

भारत में करीब 5,000 यूएलजी हैं, जो देश की 35 प्रतिशत आबादी को सेवाएं देते हैं। यह हिस्सा 2031 तक 41 फीसदी हो जाएगा। ये निकाय सालाना 5.5-6 लाख करोड़ रुपये के संसाधन का प्रबंधन करते हैं। हाल के जारी कुछ अन्य रिपोर्ट में भी शहरी निकायों की कमजोरियां उजागर हुई हैं।

विकास कार्यों में कम खर्च हो रहा है

नवंबर 2024 में जारी एक रिपोर्ट में 18 राज्यों के 393 स्थानीय निकाय कुल संसाधनों का सिर्फ 29 फीसद ही विकास कार्यों में खर्च कर रही हैं। इन निकायों में 37 प्रतिशत पद रिक्त हैं। अगर इन निकायों की स्थिति ठीक नहीं की गई तो वित्त मंत्रालय की तरफ से आवंटित फंड भी कुछ काम नहीं कर सकेगा। राज्यों के वित्त सचिवों की बैठक में सीएजी ने पहली बार "स्टेट फाइनेंस रिपोर्ट" भी जारी की है।

<https://www.jagran.com/news/national-cag-to-initiate-audit-of-local-bodies-in-100-cities-to-improve-quality-of-life-24053389.html>

30. आईटी आधारित ढांचे और बेहतर वित्तीय प्रबंधन को बढ़ाने की जरूरत: संजय मूर्ति (livehindustan.com) 19 Sept 2025

नियंत्रक और महालेखा परीक्षक (कैग) के. संजय मूर्ति का कहना है कि राज्य सरकारें प्रौद्योगिकी के माध्यम से सार्वजनिक वित्तीय प्रबंधन को अधिक कुशल बना रही हैं, लेकिन कुछ राज्यों में ई-वाउचर की सुरक्षा और वैधता को लेकर चिंता बनी हुई है, जिसे नवीनतम तकनीक अपनाकर दूर किया जा सकता है। शुक्रवार को दिल्ली में भारत के नियंत्रक एवं महालेखा परीक्षक (कैग) द्वारा राज्य वित्त सचिवों का वार्षिक सम्मेलन में उन्होंने ऑडिट के लिए प्रौद्योगिकी के इस्तेमाल पर जोर दिया। सम्मेलन में देश की सार्वजनिक वित्तीय प्रबंधन प्रणाली को मजबूत बनाने, आईटी प्रणालियों और डिजिटल प्लेटफॉर्म का बेहतर उपयोग, केंद्रीय प्रायोजित योजनाओं की निगरानी, राज्यों के सार्वजनिक उपक्रमों और स्वायत्त निकायों के लेखांकन व ऑडिट को लेकर गहन चर्चा की गई।

के. संजय मूर्ति ने कहा कि अब तक कुछ राज्यों में जीएसटी, स्टाम्प और पंजीकरण, ई-प्रोक्योरमेंट, कार्यों के ऑडिट और डीबीटी योजनाओं का सफलतापूर्वक रिमोट ऑडिट किया जा चुका है। अब लक्ष्य है कि सभी विभागों में जहां पर डेटा डिजिटाइज्ड है, वहां पर भी रिमोट ऑडिटिंग की प्रक्रिया को लागू किया जाए। सीएजी ने शहरी स्थानीय निकायों के ऑडिट पर जोर देते हुए कहा कि ईज ऑफ लिविंग से जुड़े पहलुओं पर पांच लाख से अधिक आबादी वाले 100 शहरों में ध्यान दिया जा रहा है। उन्होंने 67 लाख पेंशनधारकों और 24 लाख

जीपीएफ सब्सक्राइबर्स के लिए एंड-टू-एंड ई-सेवा डिलीवरी का भी उल्लेख किया। उन्होंने कहा कि कैग ने हमेशा डिजिटल नवाचार को प्रोत्साहित किया है। इस अवसर पर वित्त मंत्रालय के व्यय सचिव वुमलुनमांग वुलनाम ने कहा कि राज्यों और केंद्र स्तर पर एक सकारात्मक विकास दिखाई देता है। धन का प्राप्ति, बजट के व्यय और रिकॉर्ड में लगातार पारदर्शिता बढ़ रही है। सम्मेलन में उप-सीएजी जयंत सिन्हा ने बताया कि केंद्र और राज्य सरकारों के लिए पारदर्शी वित्तीय डेटा उपलब्ध होगा। इसके लिए कैग के स्तर पर कोई नए प्रयास किए जा रहे हैं। सम्मेलन में लगभग 200 प्रतिनिधियों ने भाग लिया, जिनमें वित्त मंत्रालय के वरिष्ठ अधिकारी, राज्यों के वित्त सचिव, भारतीय रिज़र्व बैंक, नियंत्रक जनरल ऑफ अकाउंट्स, नियंत्रक जनरल ऑफ डिफेन्स अकाउंट्स, रेलवे के सदस्य (वित्त), और राज्यों के लेखा एवं ऑडिट कार्यालयों से आए लेखा महानियंत्रक शामिल रहे। <https://www.livehindustan.com/ncr/new-delhi/story-cag-emphasizes-technology-in-public-financial-management-at-annual-conference-201758294094250.amp.html>

31. कैग धोखाधड़ी जांच के लिए फॉरेंसिक ऑडिट में डिजिटल उपकरणों के इस्तेमाल के पक्ष में (*hindi.theprint.in*) 19 Sept 2025

भारत के नियंत्रक एवं महालेखा परीक्षक (कैग) के संजय मूर्ति ने शुक्रवार को कहा कि लाभार्थी योजनाओं के ऑडिट के दौरान कई राज्यों में बड़ी संख्या में धोखाधड़ी के मामलों का पता लगाने में एआई (कृत्रिम मेधा) और एमएल (मशीन लर्निंग) ने मदद की है।

उन्होंने फॉरेंसिक ऑडिट में ऐसे डिजिटल उपकरणों के व्यापक उपयोग पर जोर दिया।

कैग ने यहां राज्य वित्त सचिवों के सम्मेलन को संबोधित करते हुए कहा कि राज्य सरकारें सार्वजनिक वित्तीय प्रबंधन ढांचे में अधिक दक्षता लाने के लिए तेजी से प्रौद्योगिकी को अपना रही हैं।

उन्होंने कहा कि महत्वपूर्ण सार्वजनिक वित्त आईटी अवसंरचना के लागू होने से न केवल राज्यों में डिजिटल उपस्थिति मजबूत होगी, बल्कि पारदर्शिता और जवाबदेही भी बढ़ेगी।

इनमें एकीकृत वित्तीय प्रबंधन सूचना प्रणाली (आईएफएमआईएस), कार्य एवं लेखा प्रबंधन सूचना प्रणाली (डब्ल्यूएएमआईएस), सरकारी ई-खरीद मंच (जीईपीएनआईसी), ई-वाउचर प्रणाली और डिजिटल इंडिया भूमि अभिलेख आधुनिकीकरण कार्यक्रम (डीआईएलआरएमपी) शामिल हैं।

मूर्ति ने कहा कि डिजिटलीकरण और एकीकरण से राज्यों के मासिक सिविल खातों को अंतिम रूप देने में सकारात्मक नतीजे पहले ही दिखाई दे रहे हैं।

उन्होंने कहा, "हम जोखिम मूल्यांकन और दूरस्थ ऑडिट के लिए उपलब्ध विभिन्न नवीनतम तकनीकी समाधानों के इस्तेमाल को प्राथमिकता दे रहे हैं।"

मूर्ति ने कहा कि कैग ने कुछ राज्यों में जीएसटी, स्टॉप और पंजीकरण, ई-खरीद, कार्य ऑडिट, डीबीटी योजनाओं का सफलतापूर्वक रिमोट ऑडिट किया है। <https://hindi.theprint.in/india/economy/cag-favours-use-of-digital-tools-in-forensic-audit-for-fraud-investigation/870779/>

32. बेहतर वित्तीय प्रबंधन बढ़ाने की जरूरत: मूर्ति (*livehindustan.com*) 19 Sept 2025

नियंत्रक और महालेखा परीक्षक (कैग) के संजय मूर्ति का कहना है कि राज्य सरकारें प्रौद्योगिकी के माध्यम से सार्वजनिक वित्तीय प्रबंधन को अधिक कुशल बना रही हैं, लेकिन कुछ राज्यों में ई-वाउचर की सुरक्षा और वैधता को लेकर चिंता बनी हुई है, जिसे नवीनतम तकनीक अपनाकर दूर किया जा सकता है। शुक्रवार को दिल्ली में भारत के नियंत्रक एवं महालेखा परीक्षक (कैग) द्वारा राज्य वित्त सचिवों का वार्षिक सम्मेलन में उन्होंने ऑडिट के लिए प्रौद्योगिकी के इस्तेमाल पर जोर दिया। सम्मेलन में देश की सार्वजनिक वित्तीय प्रबंधन प्रणाली को मजबूत बनाने, आईटी प्रणालियों और डिजिटल प्लेटफॉर्म का बेहतर उपयोग, केंद्रीय प्रायोजित योजनाओं की निगरानी, राज्यों के सार्वजनिक उपक्रमों और स्वायत्त निकायों के लेखांकन व ऑडिट को लेकर गहन चर्चा की गई।

के. संजय मूर्ति ने कहा कि अब तक कुछ राज्यों में जीएसटी, स्टाम्प और पंजीकरण, ई-प्रोक्योरमेंट, कार्यों के ऑडिट और डीबीटी योजनाओं का सफलतापूर्वक रिमोट ऑडिट किया जा चुका है। अब लक्ष्य है कि सभी विभागों में जहां पर डेटा डिजिटाइज्ड है, वहां पर भी रिमोट ऑडिटिंग की प्रक्रिया को लागू किया जाए। <https://www.livehindustan.com/ncr/new-delhi/story-cag-emphasizes-technology-for-efficient-public-financial-management-in-states-201758301348615.amp.html>

33. कैग धोखाधड़ी जांच के लिए फॉरेंसिक ऑडिट में डिजिटल उपकरणों के इस्तेमाल के पक्ष में (*ibc24.in*) 19 Sept 2025

भारत के नियंत्रक एवं महालेखा परीक्षक (कैग) के संजय मूर्ति ने शुक्रवार को कहा कि लाभार्थी योजनाओं के ऑडिट के दौरान कई राज्यों में बड़ी संख्या में धोखाधड़ी के मामलों का पता लगाने में एआई (कृत्रिम मेधा) और एमएल (मशीन लर्निंग) ने मदद की है।

उन्होंने फॉरेंसिक ऑडिट में ऐसे डिजिटल उपकरणों के व्यापक उपयोग पर जोर दिया।

कैग ने यहां राज्य वित्त सचिवों के सम्मेलन को संबोधित करते हुए कहा कि राज्य सरकारें सार्वजनिक वित्तीय प्रबंधन ढांचे में अधिक दक्षता लाने के लिए तेजी से प्रौद्योगिकी को अपना रही हैं।

उन्होंने कहा कि महत्वपूर्ण सार्वजनिक वित्त आईटी अवसंरचना के लागू होने से न केवल राज्यों में डिजिटल उपस्थिति मजबूत होगी, बल्कि पारदर्शिता और जवाबदेही भी बढ़ेगी।

इनमें एकीकृत वित्तीय प्रबंधन सूचना प्रणाली (आईएफएमआईएस), कार्य एवं लेखा प्रबंधन सूचना प्रणाली (डब्ल्यूएएमआईएस), सरकारी ई-खरीद मंच (जीईपीएनआईसी), ई-वाउचर प्रणाली और डिजिटल इंडिया भूमि अभिलेख आधुनिकीकरण कार्यक्रम (डीआईएलआरएमपी) शामिल हैं।

मूर्ति ने कहा कि डिजिटलीकरण और एकीकरण से राज्यों के मासिक सिविल खातों को अंतिम रूप देने में सकारात्मक नतीजे पहले ही दिखाई दे रहे हैं।

उन्होंने कहा, "हम जोखिम मूल्यांकन और दूरस्थ ऑडिट के लिए उपलब्ध विभिन्न नवीनतम तकनीकी समाधानों के इस्तेमाल को प्राथमिकता दे रहे हैं।"

मूर्ति ने कहा कि कैग ने कुछ राज्यों में जीएसटी, स्टॉप और पंजीकरण, ई-खरीद, कार्य ऑडिट, डीबीटी योजनाओं का सफलतापूर्वक रिमोट ऑडिट किया है। <https://www.ibc24.in/business/cag-favours-use-of-digital-tools-in-forensic-audit-for-fraud-investigation-3259296.html>

34. बेहतर निगरानी के लिए CAG एआई-आधारित ऑडिट प्रणाली शुरू करेगा (*hindicurrentaffairs.adda247.com*) Sept 19, 2025

भारत के महालेखा परीक्षक (CAG) अब सार्वजनिक लेखा परीक्षा प्रणाली को सुदृढ़ बनाने के लिए एक एआई-संचालित लार्ज लैंग्वेज मॉडल (LLM) लॉन्च करने जा रहे हैं। इस पहल का उद्देश्य सरकारी लेन-देन की विशाल और जटिल प्रकृति में दक्षता, एकरूपता और जोखिम पहचान को और बेहतर बनाना है।

भारत के संवैधानिक लेखा परीक्षक के रूप में, CAG वित्तीय जवाबदेही और पारदर्शिता सुनिश्चित करने में अहम भूमिका निभाता है। सार्वजनिक रिकॉर्ड के बढ़ते डिजिटलीकरण के साथ, कृत्रिम बुद्धिमत्ता (AI) को लेखा परीक्षा में शामिल करना एक नया युग है, जो दिखाता है कि निगरानी संस्थान डिजिटल दौर में कैसे अनुकूलित हो रहे हैं।

डिजिटल ऑडिट सिस्टम की ज़रूरत क्यों है

पारंपरिक लेखा परीक्षा में क्षेत्रीय दौरे, रिकॉर्ड की मैनुअल जांच और लंबा दस्तावेजीकरण शामिल होता है। लेकिन आज सरकारी लेन-देन से उत्पन्न होने वाला विशाल डिजिटल डेटा, स्वचालित टूल्स की अनुपस्थिति में काफी हद तक अनुपयोगी रह जाता है।

एआई एकीकरण के प्रमुख कारण

विभिन्न सरकारी विभागों में डेटा का तेजी से बढ़ना।

सार्वजनिक वित्तीय प्रबंधन की बढ़ती जटिलता।

लागत-प्रभावी लेखा परीक्षा की ज़रूरत (रिमोट और हाइब्रिड तरीकों से)।

मैनुअल निरीक्षण के बजाय तेज़ और जोखिम-संवेदनशील आकलन की मांग।

यह बदलाव डिजिटल इंडिया और ई-गवर्नेंस जैसे ढाँचों के तहत शासन में तकनीकी रूपांतरण के व्यापक लक्ष्य से जुड़ा हुआ है।

लार्ज लैंग्वेज मॉडल (LLM) क्या है?

लार्ज लैंग्वेज मॉडल (LLM) कृत्रिम बुद्धिमत्ता का एक स्वरूप है, जो डीप लर्निंग की मदद से भाषा-आधारित सामग्री को समझता, उत्पन्न करता और सारांशित करता है।

इसकी प्रमुख क्षमताएँ:

विशाल डेटासेट में पैटर्न पहचानना।

दस्तावेजों का सार प्रस्तुत करना।

संभावित परिणामों की भविष्यवाणी करना।

पहले से उपलब्ध उदाहरणों के आधार पर रिपोर्ट तैयार करना।

ऐसे मॉडल लाखों दस्तावेजों पर प्रशिक्षित होते हैं, जिससे वे प्रसंग को समझने और निर्णय-निर्माण में सुधार करने में सक्षम होते हैं, विशेषकर सार्वजनिक लेखा परीक्षा जैसे क्षेत्रों में।

शासन पर व्यापक प्रभाव

यह सुधार केवल तकनीकी उन्नयन नहीं है, बल्कि यह डेटा-आधारित शासन और रियल-टाइम जवाबदेही की दिशा में एक बड़ा कदम है। यह अन्य क्षेत्रों में भी नवाचार को प्रेरित कर सकता है, जैसे:

मंत्रालयों के आंतरिक ऑडिट

नियामकीय अनुपालन (regulatory compliance) ऑडिट

स्थानीय निकाय और पंचायती राज संस्थाओं के ऑडिट

साथ ही यह वैश्विक रुझानों के अनुरूप है, जहाँ कई देशों की सुप्रीम ऑडिट संस्थाएँ (SAIs) सार्वजनिक खर्च, खरीद और धोखाधड़ी जोखिम की निगरानी के लिए एआई आधारित टूल अपना रही हैं।

स्थिर तथ्य

संस्था: भारत के महालेखा परीक्षक (CAG)

प्रौद्योगिकी: एआई-संचालित लार्ज लैंग्वेज मॉडल (LLM)

उद्देश्य: सार्वजनिक लेखा परीक्षा में दक्षता, एकरूपता और जोखिम पहचान बढ़ाना

लाभ: तेज़ ऑडिट, बेहतर विसंगति पहचान, व्यापक कवरेज, क्षेत्रीय निर्भरता में कमी
<https://hindicurrentaffairs.adda247.com/cag-to-launch-ai-based-audit-system-for-better-oversight>

35. सरकारें सार्वजनिक वित्तीय प्रबंधन में बेहतर दक्षता लाने के लिए प्रगति कर रही हैं: कैग (virarjun.com) 20 Sept 2025



भारत के नियंत्रक एवं महालेखा परीक्षक द्वारा आयोजित राज्य वित्त सचिवों का वार्षिक सम्मेलन आज यहाँ आयोजित किया गया। इस सम्मेलन में देश के सार्वजनिक वित्तीय प्रबंधन ढाँचे को मज़बूत करने पर विचार-विमर्श किया गया, जिसमें प्रभावी शासन के लिए आईटी प्रणालियों और डिजिटल प्लेटफॉर्म का लाभ उठाने, वेंद्रीय प्रायोजित योजनाओं, सार्वजनिक वित्त में अच्छी प्रथाओं के प्रसार और राज्य के सार्वजनिक क्षेत्र के उद्दामों और स्वायत्त निकायों के लेखांकन और लेखा परीक्षा को बढ़ाने पर ध्यान वेंद्रित किया गया।

अपने मुख्य भाषण में, भारत के नियंत्रक एवं महालेखा परीक्षक ने कहा कि राज्य सरकारें सार्वजनिक वित्तीय प्रबंधन ढाँचे में बेहतर दक्षता लाने के लिए प्रौद्योगिकी को अपनाने में प्रगति कर रही हैं। हालाँकि, इन डिजिटल अनुप्रयोगों के परिपक्वता स्तर में बहुत अंतर है। कुछ राज्यों में ई-वाउचर की सुरक्षा और वैधता को लेकर चिंताएँ हैं, जिन्हें नवीनतम तकनीकों को अपनाकर हल किया जाना चाहिए। सीएजी के संजय मरुति ने कहा कि एक अन्य क्षेत्र जिसे सर्वोच्च प्राथमिकता देने की आवश्यकता है, वह है विभिन्न आईटी अनुप्रयोगों जैसे ई-प्रोक्योरमेंट, डब्ल्यूएएमआईएस को आईएफएमआईएस के साथ एकीकृत करना और बेहतर वित्तीय निगरानी के लिए मजबूत डेटा सत्यापन वाले अन्य अनुप्रयोग। वैग ने आगे बताया कि हमने कुछ राज्यों में जीएसटी, स्टाम्प और पंजीकरण, ई-प्रोक्योरमेंट, वर्क्स ऑडिट, डीबीटी योजनाओं का रिमोट ऑडिट सफलतापूर्वक किया है। अब, हमारा लक्ष्य देश भर के सभी विभागों में इस रिमोट ऑडिट को लागू करना है, जहाँ भी विभागों ने अपने डेटा/रिकॉर्ड का डिजिटलीकरण किया है। इसके अलावा, श्री के. संजय मरुति ने कहा कि वैग संस्थान शहरी स्थानीय निकायों (यूएलजी) के ऑडिट पर भी जोर दे रहा है, जिसमें ठजीवन की सुगमता जैसे क्षेत्र शामिल हैं, जिसमें पाँच लाख से अधिक आबादी वाले 100 शहरों पर विशेष ध्यान दिया जा रहा है। वैग ने सतत विकास लक्ष्यों के साथ वैद प्रयोजित योजनाओं को मैप करने में राज्यों के प्रयासों की भी सराहना की। सीएजी ने डिजिटल पहलों के बारे में बात की और 19 राज्यों में 67 लाख पेंशनभोगियों और 24 लाख से अधिक जीपीएफ ग्राहकों के लिए संपूर्ण ई-सेवा प्रदान करने पर जोर दिया। उन्होंने बताया कि छह राज्यों में पेंशन कार्यों का पूर्ण डिजिटलीकरण पहले ही पूरा हो चुका है।

<https://epapervirarjun.com/epapermain.aspx>

36. राज्यों पर कर्ज 10 साल में 3 गुना बढ़ा, 59.6 लाख करोड़ पर पहुंचा- CAG (newsbytesapp.com) 20 Sept 20, 2025

भारत के नियंत्रक एवं महालेखा परीक्षक (CAG) ने अपनी रिपोर्ट में राज्यों पर कर्ज को लेकर चौंकाने वाली जानकारी दी है। CAG ने बताया कि देश के सभी 28 राज्यों पर कर्ज बीते 10 सालों में 3 गुना बढ़ गया है।

2013-14 में सभी राज्यों पर 17.57 लाख करोड़ रुपये का कर्ज था, जो 2022-23 में बढ़कर 59.60 लाख करोड़ रुपये हो गया है।

यह रिपोर्ट CAG ने राज्य वित्त सचिवों के सम्मेलन के दौरान जारी की है।

राज्यों पर GDP का करीब 23 प्रतिशत कर्ज

रिपोर्ट के अनुसार, वित्त वर्ष 2022-23 में राज्यों पर कुल 59.60 लाख करोड़ रुपये कर्ज था। ये सभी राज्यों के संयुक्त सकल राज्य घरेलू उत्पाद (GSDP) का 22.96 प्रतिशत है।

रिपोर्ट में कहा गया है कि 2013-14 में राज्यों का कुल सार्वजनिक ऋण 17.57 लाख करोड़ रुपये था, जो GSDP का 16.66 प्रतिशत था। वित्त वर्ष 2022-23 में ये कर्ज 3.39 गुना बढ़कर GSDP का 22.96 प्रतिशत हो गया है।

किस राज्य पर है सबसे ज्यादा कर्ज?

पंजाब ने सबसे ज्यादा कर्ज ले रखा है। पंजाब पर GSDP का 40.35 प्रतिशत कर्ज है। इसके बाद नागालैंड (37.15 प्रतिशत) और पश्चिम बंगाल (33.70 प्रतिशत) है।

GSDP के मुकाबले कर्ज का सबसे कम अनुपात ओडिशा (8.45 प्रतिशत), महाराष्ट्र (14.64 प्रतिशत) और गुजरात (16.37 प्रतिशत) में दर्ज किया गया।

वहीं, 8 राज्य ऐसे हैं, जिन पर कर्ज उनकी GSDP के मुकाबले 30 प्रतिशत से ज्यादा, 6 पर 20 प्रतिशत से कम और 14 पर 20-30 प्रतिशत के बीच है।

राज्यों पर देश की GDP का 22 प्रतिशत कर्ज

रिपोर्ट में कहा गया है कि 2022-23 में राज्यों का कुल कर्ज देश के सकल घरेलू उत्पाद (GDP) का 22.17 प्रतिशत था।

राज्यों ने ज्यादातर कर्ज सार्वजनिक ऋण में प्रतिभूतियों, ट्रेजरी बिलों, बॉन्ड आदि के जरिए ले रखा है।

इसके अलावा भारतीय स्टेट बैंक (SBI) और अन्य बैंक, भारतीय रिजर्व बैंक से मिले वेज एंड मींस एडवांसेस (WMA), भारतीय जीवन बीमा निगम (LIC) और राष्ट्रीय कृषि एवं ग्रामीण विकास बैंक (NABARD) जैसे वित्तीय संस्थानों से भी कर्ज लिया है।

11 राज्यों ने खर्च निकालने के लिए लिया कर्ज

रिपोर्ट के मुताबिक, कर्ज लेने का अनाधिकारिक नियम कहता है कि सरकार को केवल निवेश या पूंजीकरण के लिए ही उधार लेना चाहिए, न कि अपनी परिचालन लागत या वर्तमान खर्चों को पूरा करने के लिए।

हालांकि, रिपोर्ट में कहा गया है कि 11 राज्यों ने अपने वर्तमान खर्चों को पूरा करने के लिए भी कर्ज की राशि का इस्तेमाल किया है।

इनमें आंध्र प्रदेश, असम, बिहार, हरियाणा, हिमाचल प्रदेश, केरल, मिजोरम, पंजाब, राजस्थान, तमिलनाडु और पश्चिम बंगाल शामिल हैं। <https://hindi.newsbytesapp.com/news/business/debt-on-states-trippled-in-last-10-years-cag/story>
