



Digital Transformation Initiatives & Services

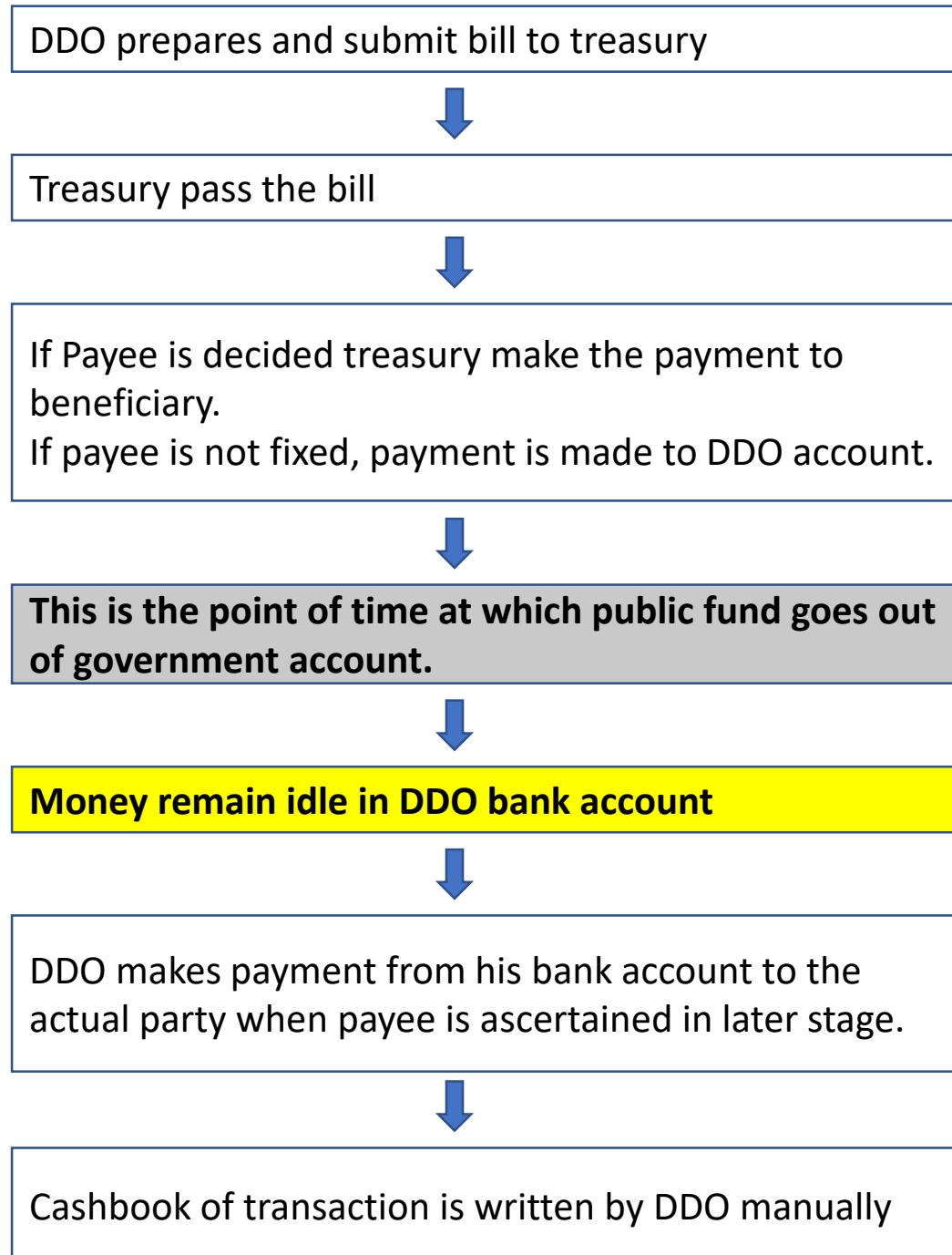
By
Dr. Richa Bagla, IAS,
Principal Secretary (A & T)
Government of Maharashtra
Finance Department

Virtual Personal Deposit Account

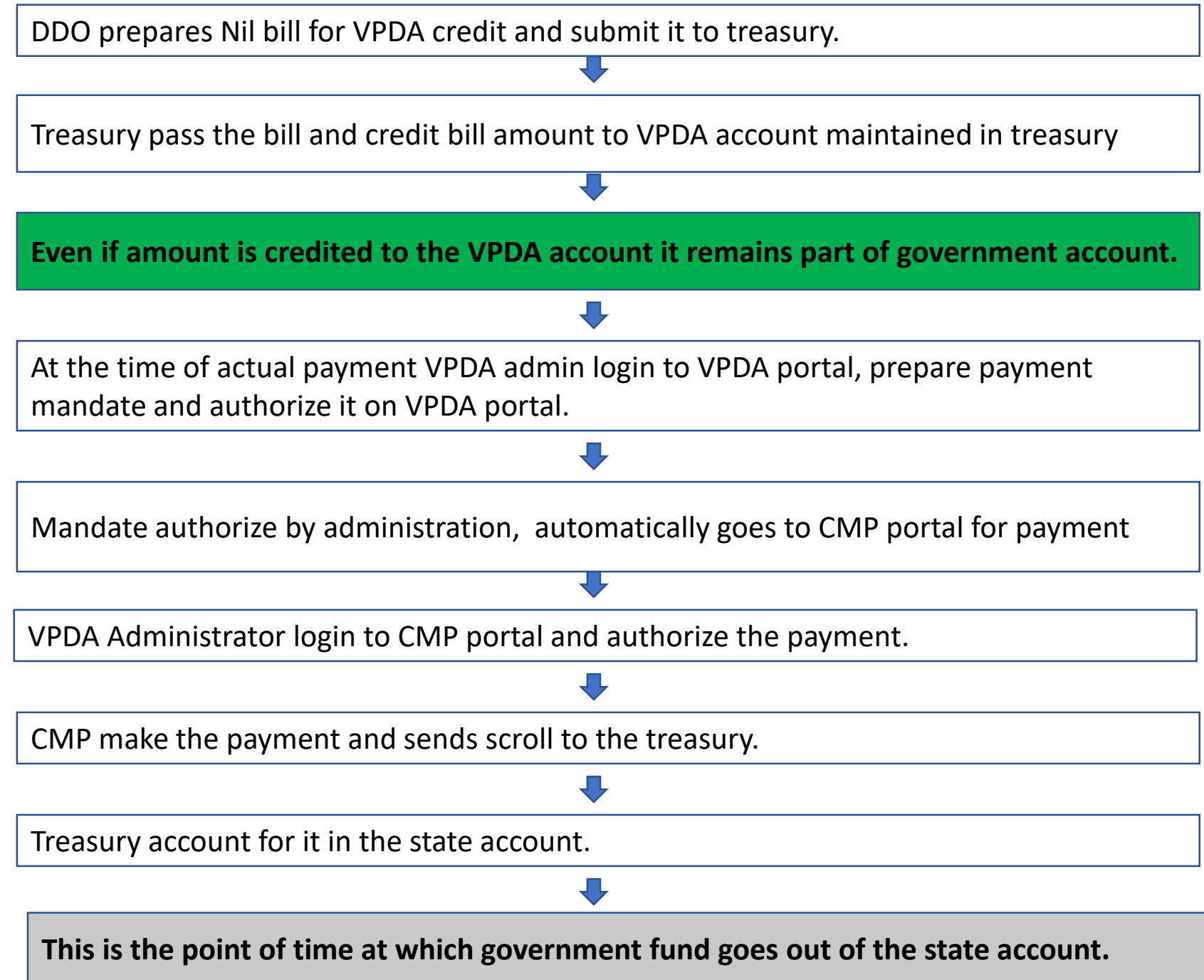
- ❖ Virtual Personal Deposit Account system is based on the concept of 'Just in time' expenditure.
- ❖ The DDO draws the Nil Bill from the Treasury and gets the credit to the VPDA account.
- ❖ The expenditure from the VPDA account can only be possible when the beneficiary or the payee is identified.
- ❖ The SBI Fast Plus payment mode is used for the payments from VPDA account.
- ❖ The VPDA system is designed and developed by NIC, Pune

Process of VPDA

Conventional Payment Process Flow



VPDA payment process flow



Status of VPDA

- ❖ The project is implemented successfully across the State since March-2024 and running successfully from last 16 months.
- ❖ As on 08.09.2025, **Rs.14611 Crore** balance is available in VPDA which would have been idle in absence of VPDA.
- ❖ 1467 DDOs are approved as VPDA Administrators.
- ❖ Universities, Govt autonomous bodies & allied sister concerns come under the ambit of VPDA
- ❖ Till date Rs.93379 Crore amount is deposited in VPDA.
- ❖ Till date Rs.78768 Crore amount is spent from VPDA.
- ❖ As on today, **Rs.14611 Crore** balance is available in VPDA.
- ❖ Cost to Project is **NIL**

Honors received

- ❖ Rajiv Gandhi “Prashaskiy Gatimanta (Pragati) Abhiyan & Competition-2024-2025” First Prize of Rs.10 lakh under category “Mantralaya Administrative Department” at State Level



Honors received

- ❖ Indian Express sponsored Technology Sabha Award-2024, Lucknow under category of “Enterprise Application”



GRAS – Government Receipt Accounting System

- ❖ The Government Receipt Accounting System (GRAS) is used for online receipt collection.
- ❖ The Virtual Treasury Office is created for Accounting of the receipt through GRAS.
- ❖ Around 90% volume of the total receipt is being collected through the GRAS.
- ❖ Online Challan Generation, Defacement of the Challan and Reconciliation are available in GRAS.
- ❖ It is Designed and Developed by the NIC, Pune

Comparison: GRAS Version 1.0 vs. Version 2.0

Feature	GRAS Version 1.0	GRAS Version 2.0
Scroll Type	One consolidated bank-wise scroll per day	Bank-wise and transaction-wise scrolls
Scroll Frequency	Generated once daily	Generated every two hours from RBI
Reconciliation Process	More manual effort; slower and error-prone due to daily batch data	Easier and more accurate due to frequent scrolls and transaction-level data
Residual Scrolls	Common issue — pending or unmatched entries remained in the system	Residual scrolls are eliminated due to real-time reconciliation
Fund Transfer to RBI	Delayed fund transfer due to batch processing and manual settlement	Faster fund transfer and quicker settlement cycles with RBI
. NEFT & RTGS Integration	Not available or very limited	Fully integrated — benefits of NEFT & RTGS are now accessible
Bank Participation	Limited to predefined banks under treasury agreements	Any bank can now participate using NEFT & RTGS, increasing accessibility

Use of e-Kuber Platform

- ❖ Earlier the payments from the Treasuries were being made through following modes:
 1. Physical Cheques & SBI Fast Plus at all District Treasuries
 2. SBI Fast Plus at all Sub-Treasuries
 3. RBI e-Kuber at the PAO, Mumbai and at District Treasury, Nagpur
- ❖ As per the RBI instructions, the e-Kuber Developed by the RBI is being used for payments from all the Treasuries and Sub-Treasuries since FY 2023-24.
- ❖ Total amount disbursed through the e-Kuber payment mode during FY 2024-25, 2025-26
 1. **e-Kuber payments in 2024 - 2025 = ₹ 3,96,508 Cr.**
 2. **e-Kuber payments in 2025 - 2026 = ₹ 1,50,828.81 Cr.**

E-Bill & E-Voucher Project Initiative

- To avoid the use of paper forms for preparing the Low Risk Bills like Electricity, Telephone & Water Charges payments by the DDOs – e-Bill is developed
- The electronic data of the Low Risk Bill is being pushed electronically to the Treasury by the DDO with e-Hastakshar
- The Treasury checks the e-Bill electronically in the TreasuryNet system with the help of the scanned image of the sub vouchers attached to the e-Bill and passes the same if found correct.
- After passing the e-Bill by the Treasury, it becomes the e-Voucher.
- The e-Voucher is submitted to the AG electronically.
- The Treasury intimates the DDO electronically about the voucher number & voucher date of the e-voucher
- In future – Monthly Salary Bills and Pension Bills will be converted in this concept.
- Forecasting of the savings in the papers – Approximately 60% savings in the Monthly Account Size is expected.

E-Bill & E-Voucher Project Statistics

e-Bill & e-Voucher at Treasuries in 2024 - 2025

Total Bill Count	:	53682
Net Amount Total	:	₹. 355.84 Cr.
Gross Amount Total	:	₹. 355.84 Cr.

e-Bill & e-Voucher at Treasuries in 2025 - 2026

Total Bill Count	:	17306
Net Amount Total	:	₹. 106.64 Cr.
Gross Amount Total	:	₹. 106.63 Cr.

SNA-SPARSH Implementation

Financial	
FY 2024-2025	1008 Bills Amt .2600Cr
FY 2025-2026 (By 8/09/2025)	947 Bills Amt. 2352 Cr.

Administrative Data	
CSS Onboarded	16
Departments Involved	09
SLS Onboarded	37

Integration of the IFMS with various stakeholders-

PFMS, e-Kuber (RBI), NPCI (for Aadhar based bulk payments)
NPCI (for Aadhar based bulk payments)

Portals of Various Departments for example OMAAS, NREGA, SBM, AWAASOFT, etc.

- **Creation of the Cyber Treasury for SNA-SPARSH payment mechanism.**
- **Timely disbursement of funds to beneficiaries' accounts directly is now possible through SNA-SPARSH mechanism.**

Cyber Treasury Activation

Specially designed for SNA-SPARSH payments

23

Number of SNA DDOs

Rupees in Cr.
1313.62

Total amount received from Central Government during 2024-25

Rupees in Cr.
2599.90

Total amount disbursed to beneficiary during 2024-25

29

Total number of schemes onboarded

Rupees in Cr.
976.91

Total amount received from Central Government during 2025-26

Rupees in Cr.
2351.98

Total amount disbursed to beneficiary during 2025-26

It is Designed & Developed by the NIC, Pune

Dynamic Dashboard: Real-Time Intelligence

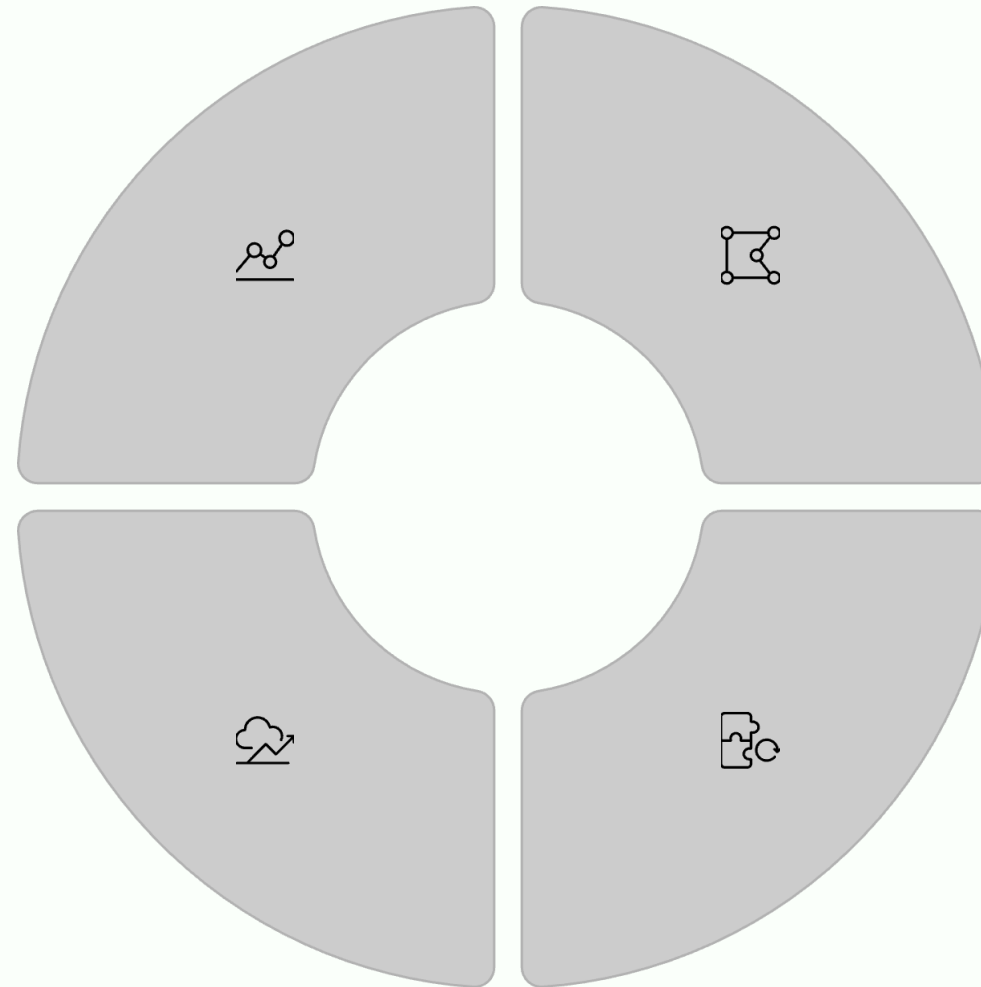
Launching in September 2025, our Dynamic Dashboard will provide comprehensive real-time MIS and analytics across Treasury and Finance operations, transforming how decision-makers access and interpret critical financial data.

Visual Monitoring

Scheme-wise Grant Distribution, Expenditure, Receipts, Salary and Pension, tracking with interactive visualizations.

Predictive Insights

Advanced analytics help in budget control, planning, and strategic decision-making processes.



Customizable Views

Tailored dashboard configurations for different decision makers and organizational levels.

IFMS Integration

Seamless integration with IFMS modules ensures up-to-date information and data consistency.

i **Universal Access:** The dashboard is accessible to Department heads, Treasury officers, and Field Officers, providing user-friendly views for comprehensive service performance monitoring and enhanced transparency at all organizational levels.

Dynamic Dashboards



Real Time Data Updates



Interactive Data Validation



Performance Indicators



Rule Based Access



Comparative Analysis



Data Integration

At present following dashboards are available:

- **Treasury Net**
- **VPDA**
- **Cyber Treasury**
 - i. **Links to access Cyber Treasury Dashboards**
 - a) https://unifiedtreasurynet.mahakosh.gov.in/graphical_dashboard
 - b) https://unifiedtreasurynet.mahakosh.gov.in/sna_sparsh_dashboard

Way Forward

- *e- Bill& e- Voucher project Expansion*
- *Unified Treasurynet*
- *New Sevaarth*
- *e-HRMS*
- *Use of Whatsapp, Geo-tagging ,*

Digital Transformation Impact



End-to-End Paperless Processes

Complete digitization of all financial and administrative workflows



Enhanced Transparency & Reliability

Real-time tracking and tamper-proof systems ensuring accountability



Employee & Pensioner Friendly Services

Self-service portals and instant access to financial information



Cost-saving & Green IT Initiative

Significant reduction in operational costs and environmental impact



Future-Ready Finance Department

Modern technology stack prepared for emerging challenges and opportunities

Transforming Maharashtra's Financial Administration for the Digital Age

Thank You

Leading Maharashtra's Digital Financial Future

*By
Dr. Richa Bagla, IAS
Principal Secretary (A & T)
Finance Department,
Government of Maharashtra*

