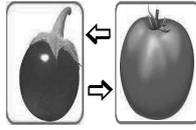


# Digital Currency System

(आंकिक मुद्रा प्रणाली)

(Immediate, Quick, Easy & Sure Solution of the Problems of Corruption, Black Money, Fake Currency, Tax Loss & Other Economic Crimes)



Barter System ⇒ Metal Currency ⇒ Paper Currency ⇒ Digital Currency

**Launch Digital Currency!  
And Get rid of all Economic Crimes!!**

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Sandesh Sharma

# **Digital Currency System**

**(आंकिक मुद्रा प्रणाली)**

**A Boon to Present National  
Economies of the World**

**(वर्तमान राष्ट्रीय अर्थव्यवस्थाओं के  
लिए वरदान)**

**A Magic Stick For Control-  
ling of Monetary Crimes**

**(मौद्रिक अपराधों के नियन्त्रण हेतु  
जादू की छड़ी)**



## **Sure Solution of the Following Crimes by Digital Currency System**

- 1. Corruption (भ्रष्टाचार)**
- 2. Black Money (कालाधन)**
- 3. Fake Currency (नकलीमुद्रा)**
- 4. Tax Evasion (टैक्सचोरी)**
- 5. Other Monetary Crimes  
(अन्य मौद्रिक अपराध)**



## **Preface**

This Booklet has been prepared with the aim of establishing '**Digital Currency System**' in the National Economy, which is described in the Book named '**Just Economics**' written by me. '**The Digital Currency**' is better than any other form of Currency. 'Digital Currency System' can easily be adopted in an Educated, Civilized & Developed Society or Nation. The Operation of Digital Currency is quite Easy, Simple, Approachable and Inexpensive. This System is capable of providing Salvation to Monetary Behaviour in the Nation.

The concept of 'Currency' is not possible in an Uneducated & Uncivilized Society, where the Mental Abilities and Imagining Power of mankind is not enlightened. Therefore they have to depend only upon Barter System. Without Mental Development, the Imagination and Operation of Money or Currency is not possible. Currency is an Option to all the physical Resources. This Option makes easy all types of Economic Transactions. Without this Monetary Option, Economic Transaction remains difficult and motionless as well. This Option in the form of Money itself gets invented in an wisdomful civilization, and as much as the Wisdom and Talent of Mankind increases, accordingly the money moves from Heavy Materialistic form to the Light forms. Primarily, Barter System is adopted by dull brain for Economic Practices in an Uncivilized Society. The Metal Currency comes into existence as the Wisdom gets more intensive. Any valuable Metal is used as Option in place of 'Give and Take of Commodity' and an effort of Sale & Purchase is made by giving a Metal of equal value. But such a Currency Operation faces a difficulty, because the price of Metal is not stable and there is always ups and downs in it. Therefore a more intensive mind tries to remove this difficulty, and in place of Metal Currency, the operation of Promisory Notes is used by the State on the name of some credible Government Officer. This Promisory Note is accepted by the Public because of the Credibility of Government Post. Consequently, the Paper Currency gets invented in the form of Promisory Note. But in the operation of this Paper Currency too, many types of problems being faced like Printing, Cartage, Counting, Missing, Cutting, Tearing, Decaying & Theft etc. Whole Society and Nation has to face these problems. So, the Human Mind wants to refine this Paper Currency too. Thus, the Monetary development process of Currency moves from Barter System to Metal Currency, from Metal Currency to Paper Currency (Promisory Note) and from Paper Currency to Digital Currency. Digital System of Currency Operation can be said as the Absolute Monetary Invention, because this is absolutely finalised and is free from all types of problems. The Digital Currency is the final option, through which, the Economic Practice is proved absolutely Easy, Simple, Approachable and Inexpensive. This Digital Currency is accepted easily to any human. The Digital Currency Operation is entirely faultless. No problem can be originated in this System, if it is operated honestly.

This Booklet, written to prescribe the Digital Currency System, despite of being in brief, is capable to make the National Economy free from many

types of Monetary Crimes, Problems and Curses. Any Intellect Person can understand by reading this booklet that the '**Digital Currency System**' can not have any other Monetary Alternate. Therefore, the 'Digital Currency System' is said the best method of Currency Operation. In present Electronic Era, there is no hurdle in adopting Digital Currency System, when Electronic Devices like mobile phones, have reached to almost every Pocket or Hand.

If the Communication Service couldn't have been provided in any area, the Government can make quick arrangements for it. The small inexpensive devices can be provided to Weaker Section on Government Expenses, though it is not much needed, because all the transactions can be made through the Electronic Devices installed in local Shops & Offices.

All aspects of the Digital Currency System have been considered in this Booklet. All the aspects of this Currency System are positive. A large storage of Merits & Advantages is hidden in this System, but there is no real existence of Demerits & Disadvantages in this System. Although some Foolish and Wicked persons involved in Monetary Crimes, will try to give baseless arguments against this System. Intelligent Persons should not mind on those things.

Looking to the Public & National Interests, the immediate implementation of this System is being recommended by the Author of this Booklet. The 'Author' is himself a Well Educated, an Expert of Economic Matters; has been engaged in Public, Social & Universal Interests since last 22 years; Author of more than 100 books, and Founder & Guide of Many Social Institutions & Organisations. Hence, it is an appeal to Indian Nation and other Nations of the World, that having implemented this Digital Currency System, they should make their Nation & National Economy Strong. So, by retrospectively on their Monetary Policies and by accepting this 'Digital Currency System', all the Nations of the whole World including India should bring their Economy on the path of Good Civilization, Prosperity & Development. This System puts a positive effect on complete National Economy by making the Economic Transactions of any Nation Easy, Simple & Secure, and brings it to the Economic Prosperity by realizing all the possibilities of its Economic Development. This simple amendment in the National Monetary Policy can make any Nation Crimeless, Good Civilized, Happy & Fortunate, and by uprooting the Corruption, Black Money, Fake Currency, Tax Evasion & Other Monetary Crimes completely, this 'Digital Currency System' can prove its Importance, and certainly it will prove its importance by bringing good results. National Government should implement it and this Monetary Policy is about to present miraculous results.

15 Feb, 2010

**Nyaya Dharm Sabha**

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## **Digital Currency System**

**Introduction of Currency** :- Currency can be defined in the following ways :-

1. A Symbolic Unit of Money issued from the Government is called 'Currency'.
2. The 'Optional Arrangement of Money' operated by the Government Officer to make the Economic Practices Easy for Valuation and Replacement of Commodities & Services is known by the name of 'Currency'.
3. Indeed any direct or indirect Unit of Money can be called as 'Currency', which can perform the Functions of 'Currency'.
4. The Option of Commodities & Services, which can act for Valuation, Liquidization & Exchange for them, and can make all the Economic Practices possible, that is 'Currency'.

**Functions of Currency** :- If it is said in brief, there are 3 main functions of Currency- Valuation, Liquidization & Exchange. A short introduction of these three functions is as follows :-

- 1) **Valuation** : Assessment of value of Commodities & Services is called 'Valuation', which is the first function of Currency.
- 2) **Liquidization** : Transformation of physical properties in the form of Money is called Liquidization, which is the second function of Currency.
- 3) **Exchange** : Sale & Purchase of Commodities & Services is called exchange, which is the third function of Currency.

**Value of Currency** :- The Value of Currency is determined in the following two manners :-

- 1) **Commodity Value** : 'Commodity Value' of the Currency is meant by the value of the material, which is used for producing the Currency. If the Currency is made of Gold, then the value of that much Gold which is used to produce the Currency, can be taken as 'Commodity Value' of Currency. The 'Commodity value' of Currency is required when no Security (Guarantee) has been used for issuing the Currency. Hence, there is no requirement of Commodity value for a Secured Currency. Governmental Promise, Valuable Metal or any Valuable Property may be used for the Security (Guarantee).

- 2) **Monetary Value** : 'Monetary value' of Currency is meant by that Purchasing Power of the Currency, by which, the Currency can purchase any thing or any Commodity. The Quantity of a Commodity or Service which can be achieved by replacement of a Unit of Currency, is called the Purchasing Power of that Currency. For example, if one gram Gold can be purchased by a declared unit of Currency in the market, then the quantity of One Gram Gold will be assumed as Purchasing Power of that Currency, and it can be accepted as 'Monetary Value' of that Currency.

**Types of Currency** :- The Currency which can value any valuable thing in Economic Practice/Transaction is generally of the following four types :-

- 1) **Commodity Currency** : In a Barter System some other commodity itself is used for optional means to pay the price of a commodity in the market, eg Tomato in replacement of Brinjal and Brinjal in replacement of Tomato. In the above example the Tomato and Brinjal are functioning as Currency for purchasing each other. This is an absolute foolish System.
- 2) **Metal Currency** : The Monetary Option, which is obtained by casting a valuable Metal in the form of Coins is called 'Metal Currency'. It can function as Currency for purchasing any commodity, because it can be accepted in place of all things. Hence, this Metal Currency is better than Commodity Currency. But it may have many faults in operation.
- 3) **Paper Currency** : The Paper used in the form of Promisory Note is known by the name of 'Paper Currency'. It does not contain the value of paper but it contains the value of the Promise given by the Guarantor. It is also called 'Guarantee Letter' or 'Promisory Note'. It is accepted in the market because of being issued on the base of Promise, Guarantee or Security only, despite of not having any or negligible commodity value of its own. So, it can be considered as easier & better than Metal Crurrency. Therefore, Paper Currency is replacing Metal Currency slowly out of Operation.
- 4) **Digital Currency** : The Currency, which is based on the accounting system of digits is called 'Digital Currency'. In this System, every user must have an account in the Bank. 'Digital Currency' is the best form of Currency, because it is free from all the problems of Commodity Currency, Metal Currency & Paper Currency. There is no physical form of Digital Currency, but the digits written in Bank Accounts itself function in the form of Currency. Thus, the Digital Currency is free from the Expenses, Crisis, Losses & Fears occurred in the processes of Printing, Casting, Transporting, Counting, Keeping, Maintaining etc.



**Introduction of Digital Currency :-** The Digital form used as an optional form of Currency for any Economic Practice (Transaction) is called 'Digital Currency', which is operated only by the process of Digit Writing. It plays an indirect role in the form of an Option for any Commodity. Whereas in other Monetary Systems, the direct physical form of Currency exists. In Barter System, a Commodity itself plays the role of Currency for any other Commodity. Similarly in Metal Currency System and Paper Currency System, there remains physical existence of Metal Coins and Paper Notes. But, in a 'Digital Currency System' there remains no physical existence of Currency, rather every Citizen of the Nation whether a Person or Institution, holds a Bank Account. By this Account, all the Monetary Transactions become easily possible. Two types of Accounting Processes can be adopted for this System- General Accounting Process and Electronic Accounting Process. Presently it is an Electronic Era in the World, whereby the Electronic Accounting Process of Digital Currency can easily be adopted.

**Definition of Digital Currency :-** A brief definition of Digital Currency may be given in such a manner-**"The Currency operated by the Digital Accounting Process is called Digital Currency, in which, there is no physical existence of Currency."**

**Form of Digital Currency :-** Any physical form of Digital Currency never comes in existence, but it is based on writing process of Digits. A Monetary Unit is only a Digit of Mathematics. The users of this Currency never see it physically. Neither this Currency is macro nor micro, but it acquires purely an Imaginary Form. Also, the Currency is the option of every Massive & Subtle, Direct & Indirect things or means. Therefore, only an Imaginary Form of this Currency can be run in operation, and not a real form.

**Characteristics of Digital Currency :-** There are following characteristics of Digital Currency :

- 1) **Invisible Existence :** Digital Currency is an imaginary element, which has no physical form of existence. The Entity of Digital Currency is invisible. It can never be seen. It runs according to the rules of Mathematics.
- 2) **Secured Currency :** Digital Currency does not contain any Commodity Value of its own, because of having no physical form. Thus, for its acceptance in the market, it is issued on the base of Security presented in the form of Physical Properties. By establishing the Security equal to the accepted value of Digital Currency, the Digital Currency is issued. Thus, it is called Secured Currency. Its Monetary Value is assumed equal to the Security. Therefore, it hold a specific place in the form of Secured Currency.

- 3) **Accounted Existence** : *The Issuance & Operation of Digital Currency is conducted in the form of accounted existence because of not having any physical or visible existence. Every Citizen of the Nation has to open an account in any Bank, and the money earned by him is credited in that account itself. Hence, the Digital Currency gets entered in the form of Mathematical Digits in the Account. The Accountholder uses the Currency based on the credited amount of Money in the Account.*
- 4) **Non-Expensive Issuance** : *There is no need of any expenditure for issuing Digital Currency, because it's existence is invisible. No metal or paper is used for it, therefore no expenditure is incurred on it's Casting, Printing, Transporting & Maintaining etc. Mutual transactions are done by the people through their Accounts. The Operation of Digital Currency becomes absolute easy with the role of Tele-communication & Internet. Therefore the Digital Currency System may be called a Non-expensive System. Besides this, all other Currencies are very expensive & extravagant.*
- 5) **Fearless Ownership** : *Any person having Digital Currency do not require to be afraid of its Dropping, Snatching, Looting, Missing, Cutting, Tearing, Firing, Decaying etc, because the Digital Currency has no physical existence, that could be caused to loss by any mean. If any amount of Money is stolen by any mean by any person having wicked intentions, from the Bank Account of another person, then it is immediately traceable. By the operation of Digital Currency, the people having Monetary Wealth, do not get afraid of the doubt of any Moneyloss. Thus, Fearless Ownership may be defined as a Characteristic of Digital Currency.*
- 6) **Transparent Transaction** : *Under Digital Currency System, all the Economic Transactions remain transparent, because Digital Currency is operated only through Accounting Method. Give & Take of every Unit of Currency is recorded in the form of Debit & Credit in Bank Accounts. Hence, the transparency of all the Economic Transactions is always maintained. Even a single Unit of Currency can not be misplaced by concealing it. Digital Currency acquires a specific place with comparison to all other Monetary Systems because of its Transactional Transparency. Indeed, the Digital Currency System is the best and unparalleled.*

**Digital Currency Operating System** :- *The Digital Currency may be operated through a Government Bank or any other Financial Institution, in which all the persons will necessarily have an Account. All the Monetary Transactions between any two persons are accomplished by the accounting of Digits from one Account to other Account.*

**Forms of Digital Currency Operating System** :- This Digital Currency Operating System is of following two types :-

- 1) **General Accounting Method** : In the General Accounting Method of Digital Currency Operation, all the Monetary Transactions are based on the general accounting of Digits from one Account to other Account. Mental Capabilities of Humanbeing are utilized in this method, wherein all the Accounting Books are maintained by Human Efforts.
- 2) **Electronic Accounting Method** : In the Electronic Accounting Method of Digital Currency Operation, all the Monetary Transactions are based on Electronic Equipments, which depends on the Calculating Power of Computer. The Computer has the capacity of calculation similar to a Human Mind. Therefore, Human Capabilities are to play a very minor role in this accounting method. Maximum portion of work is accomplished very easily through computerised Electronic Devices. This Method is a boon to Present Era, because this method has made all the computations of the World very easy. Much Human Intelligence is not needed for the use of this method. Even a little intelligent person can also make all his monetary transactions easily through this Electronic Accounting Method. Today, the use of this Method is immediately possible in the Entire World. Electronic Communication Services have been spread almost all over the World. Where the Communication Services are not available, those can be availed soon by the National Governments.

**Utilization of Electronic Accounting Method** :- Electronic Accounting Method is very simple. Computer, Mobile & other small Electronic Devices can be used for it. The Electronic Accounting Method can be used easily by making available the Internet Facility to all. In the present time, the Internet Facilities have been reaching almost to all over the World. The whole world has been tied up with the Internet. Not only a single Nation, but almost all the Nations of the World have availed this Facility. Thus, a golden chance of operating 'One Common Currency' has been occurred in the whole world. Monetary Integration may now be the reality of present Era. If all the Nations of the World may accept the use of this Electronic Accounting Method easily by leaving their mutual rivalry, then the 'Digital Currency System' based on this Electronic Accounting Method can tied up the whole world in one Monetary String. The possibility of realization of long desired dream of **World Fraternity** (Vishwa Bandhutva) and **Earth Family** (Vasudhaiv Kutumbkam) will become very strong. This will be the first chapter of World Integration.

By manufacturing small Electronic Devices costing only Rs.100 or Rs.200, which could be used only for the purpose of Monetary Transaction,

*these Electronic Devices may be used in the form of Watch, Calculator, Mobile Phone, Tab, Computer etc, and may be attached with Electronic Balance at the shops, and through Computer at Offices & Homes. Hence, this Electronic Accounting Method of Digital Currency Operation can be adopted in the whole world.*

*In the remote areas, where this facility is not possible to be availed immediately, for the local public thereof, operation of One Rupee or Petty Coins may be allowed to be continued till they do not get this facility. But wherever the Communication Services are available, this Electronic Accounting Method can immediately be implemented, so that the problems of Monetary Stealing, Decoity, Bribing, Black Money, Fake Currency, Tax Evasion etc can immediately be controlled. Not only the future of India, but of all the Nations of the World may become Good, Prosperous, Happy and Bright by adopting this 'Digital Currency System'.*

**Importance of Digital Currency System** :- *The Importance of Digital Currency System may be understood clearly through the following points :-*

- 1) **Simplest Option for Resources** : *Digital Currency is the simplest option of any Commodity, Service, Property & Resource. This Digital Currency System makes the Sale & Purchase or any type of monetary transaction in the market very simple.*
- 2) **Easy Banking System** : *The Operation of Digital Currency makes all the Banking Practices simple & easy. It minimizes the spending of Time, Labour & Monetary Expenses. It also reduces the Risks or Fears in Banking Business, and improves the quality Banking functions.*
- 3) **Economic Transparency** : *By the Operation of Digital Currency, almost all the Economic Practices of the Nation or Society become transparent. Monetary Transactions do become 100% transparent. Hence, invalid transaction or bribing or any other monetary corruption gets completely removed. Because of the transparent transactions in the Digital Currency System, any Concealed Monetary Transaction can not be made. Thus, any unnecessary payment or transaction gets stopped itself. It is clear that Electronic Accounting Method of Digital Currency Operation plays an important role to make the Economic Practices of the Society or Nation transparent.*
- 4) **Simplicity & Accuracy of Auditing** : *The Auditing of all the Commercial or Governmental Accounting Books becomes very easy & pure, because in the Digital Currency System, all the Economic Transactions are entered in written form. Hence, the Digital Currency System is proved to be important also from the perspective of Auditing. A complete control is*

obtained on the problems like Economic Conspiracy, Scam, Bungling, Embezzlement, Manipulation etc.

- 5) **Facilitating for Inspection** : The Investigation or Inspection of any type of Stealing, Manipulation, Embezzlement, Bungling, Scam, Loot, Corruption in Economic Practices can be conducted easily with the help of Digital Currency Accounting System. Therefore, this Digital Currency System is proved to be important for any Society or Nation, as it's providing facility for inspection, because a quick investigation of any Monetary Crime is possible in this System.
- 6) **Assistance in Controlling the Crimes** : The Digital Currency System plays an important role also in controlling the General Crimes along with Monetary Crimes. Many Criminal Activities arise out of the transaction of Money. Due to this Digital Currency System, the Monetary Transaction becomes transparent. Hence, the possibility for Criminals to be captured is increased, therefore the people having wicked tendency start avoiding to commit Crimes.

**Advantages of Digital Currency System** :- Following Advantages of the Digital Currency System can be seen in a Nation :-

- 1) **Inexpensiveness of Currency** : No expense is required to be incurred in printing-casting etc of Currency in Digital Currency System, because the Digital Currency has no physical form. Digital Currency is not operated by casting or printing, in the form of Metal or Paper Currency, but it is based on the Mathematical Rules only, which does not need any expenditure. Every person uses it by himself always freely through his own Electronic Device. The Government does not require to expend any Money on the creation of Currency. This can be termed as the first Advantage of Digital Currency System.
- 2) **Easiness in Transportation** : The Digital Currency does not have its own weight. It is a weightless & imaginary element, which has no real existence. Hence, this Digital Currency does not face any problem in transporting from one place to another place. This Digital Currency moves very easily and with the velocity of Electricity. Any problem like the fear of expense or loss of Time, Labour or Money in transporting the Physical Currency does not arise in the Digital Currency System.
- 3) **Undecaying Existence** : The Digital Currency has undecaying existence. It never becomes tattered, feeble or decayed. The Digital Currency remains always free from the problems of Cutting, Tearing, Firing, Decaying, Dropping, Missing etc. It is Eternal like God. It is a fantastic imagina-

tion, which seems to have same characteristics like God. A poet has quoted correctly- '**The Currency is not God, but also not less than God**'. This Digital Royal Currency is the real Goddess of Money, which is capable of making the whole Nation rich and fortunate.

- 4) **Fearless Prosperity** : Prosperity of any citizen of the Nation adopting Digital Currency System remains always fearless, because the Prosperous Persons containing any amount of Money & Property, never get afraid of being looted & cheated. But in any other System, Prosperous Persons have to make many types of security arrangements and they remain grabbed by many types of Suspects, Fears & Mental Tensions continuously for days & nights. They have to make many efforts by Physical, Divine & Spiritual Cures & Treatments for getting mental peace, and the Hypocritical Shops of these Treatments get opened all around.
- 5) **Simplicity in Use** : Use of the Digital Currency is the easiest. In the present Electronic Era, 'Digital Currency System' may be proved a Boon of God for any Nation. All the Economic Practices become easy by Electronic Accounting Method. Any Purchase & Sale or Give & Take can be executed very simply by this System. Hence, this System may have an important role in Monetary Practice.

**Effects of Digital Currency System** :- 'Digital Currency Operation' may have two effects- Direct & Indirect. Brief introduction of these two effects incidental on a Society or Nation is as follows :-

- A) **Direct Effects of Digital Currency Operation** : Following are the Direct Effects of Digital Currency System on the Economic Practices in a Society or Nation :-
  - 1) **REMOVAL OF CORRUPTION** :The Corruption gets removed itself from the Economy of a Nation by the Operation of Digital Currency. In any Economic Practice where Monetary Transactions are involved, there all the possibilities of any type of Economic Corruption get ended completely. By this Digital Currency System, even a single unit of Currency can not get involved in Corruption. Any Monetary Corruption in the form of Stealing, Bribing, Conspiracy, Manipulation, Embezzlement, Bungling, Loot etc becomes completely impossible by the implementation of this System. This is a direct effect of Digital Currency Operation. Any intelligent person can see, understand and experience this effect of Digital Currency that the end of 100% Monetary Corruption can be guaranteed on adopting the Digital Currency.

- 2) **ELEMINATION OF BLACK MONEY :** *Having concealed and invalidly contained Money is called 'Black Money'. On adopting Digital Currency System, it becomes almost impossible to keep any money by concealing it in the Nation. All the Transactions in this System are completely transparent, thus, it is not possible to put any Cash Money secretly by any way, even the creation of Black Money in the form of some Commodities or valuable Metals becomes difficult, because one by one, the Purchase & Sale of all these Commodities becomes digitalized. When the Purchase & Sale of all the Commodities in a Commercial Market start to take place through Digital Currency, then each Commodity becomes digitalized slowly. Therefore, nothing can be acquired by hiding, stealing, looting, snatching or deceiving anybody, because the evidence of the Ownership of that Commodity is available in digitalized form. As the Purchase & Sale or any Transaction becomes digitalized, the Black Money itself becomes White. If any Black Money is contained by anybody before adopting Digital Currency System, that will also itself convert into White Money, and in future, any type of creation of Black Money will not be possible. The Black Money deposited in the Foreign Accounts will also come back automatically and will be deposited in their respective Country Accounts. After adopting Digital Currency System, all the Citizens of the Nation may be given a period of one Month to provide a chance for making all of their Money digitalized, so that they can deposit their Black Money in their Bank Account and can get it digitalized in the form of White Money. An exemption from Penalty or Legal Action may also be given for it, so that all the idle money may be made worth. By this, Useless Money will become Useful and will accelerate the Economic Development of the Nation. Similarly, a chance may also be given to convert the Black Property into White Property by declaring it, so that the use of those properties may also be started, and the Economic Development of the Nation may be encouraged.*
- 3) **CONTROL ON FAKE CURRENCY :** *When Digital Currency System is adopted in the National Economy, the control on the operation of Fake Currency is automatically established. In this System, Not even a single unit of Currency can be operated in fake form. Any Person, Institution, Organization or Nation can not project Fake Currency within their own Country or in any other Country, because in Digital Currency System, every unit of currency is digitalized and that could not have any option. The Digital Currency is itself an option of all the Commodities, therefore there could be no other option for this absolute*

*option. In Digital Currency System, the transaction of any unit of Currency in any Bank Account remains always bilateral through Duel Entry System. Therefore, nobody can make any one-sided entry (Debit or Credit) by any way. If any Currency has been credited in any Account, there must be a parallel Debit Entry in other Account. This is called bilateral (Duel Entry) accounting. Thus, the Currency Operation made by this Accounting Method itself control any excess amount of Currency. How much cash money or how many Currencies are there in running condition in the whole Nation, this will be known only by a single click of Computer Mouse. The knowledge of present purified situation of Money Inflation and Money Deflation can also be known easily. If the total Running Currency in the Nation is proved more than the total Security registered in Central Currency Operating Bank, then it will be known as Money Inflation, and if the total Running Currency in the Nation is proved less than the total Security registered in Central Currency Operating Bank, then it will be known as Money Deflation. This will be the Just Definition of Money Inflation and Money Deflation. Any person submitting the documents of his physical properties in the form of Security/Guarantee in the Central Institute or any of its Branch, authorized for Currency Operation, could get the amount of Currency having value equal to the Market Value of those properties, which will be entered in his account under Digital Currency System. Due to such an Accounting Method, any Fake Currency can not be entered in the Public Market.*

- 4) **CONTROL ON TAX LOSS** : *Evasion of Government Revenue, Rent or Tax has been a Dangerous Curse at present in all the Nations of the whole World. Evasion of all types of Revenues & Taxes will itself be controlled completely after adopting the Digital Currency. Even the Tax Evasion of one Paisa will be impossible in this System, because all Purchase & Sale, Income & Expenditure, Give & Take etc wherever the Monetary Practice is involved, all the transactions are accounted, due to which, the concealing of Purchase & Sale, Income & Expenditure become impossible for any person, and he has to pay the real Revenues & Taxes. By this way, any malpractice of trying to harm Government Interests, by any person, will no longer be possible.*
  
- 5) **CONTROL ON OTHER MONETARY CRIMES** : *In addition to all the above said four Major Crimes, many other types of Crimes may also be controlled and ended, by the effect of Digital Currency System. Many types of Crimes like Theft, Decoity, Kidnapping, Murder, Dowry, Ma-*

*nipulation, Terrorism, Rebel, Revolution, Rowdism etc, which are conducted by the inspiration of wicked tendency with the help of Money Power, those will no longer be possible because of transparent Monetary Practice. Similar types of direct or indirect Crimes will be ended or will not get generated by the effect of Digital Currency.*

**B) Indirect Effects of Digital Currency Operation :** *Following are the Indirect Effects of Digital Currency System on the Economic Practices in a Society or Nation :-*

- 1) RISE OF CURRENCY UNIFICATION :** *Necessity of different types of Currency is ended by adopting Digital Currency System. Therefore the Currency Unification within any Nation or among all the Nations of the World, can be achieved through this Digital Currency System. After being adopted by any Nation, this Digital Currency System will become Omnipresent itself by expanding slowly.*
- 2) END OF CURRENCY MARKET :** *At present, there are many types of Currency Markets in the World for Purchase & Sale of Currency, where the Currencies having different names & forms like Dollar, Pound, Rupee, Yen etc are being purchased & sold. Daily ups & downs are also seen in their prices Mutually. But the price of Digital Currency remains always stable. A single Monetary System of valuation of Commodities & Services works between any two Nations, because different types of Currencies do not exist there, and also there is no need of different names of Currencies. So, the Digital Currency may play an important role in ending Monetary rivalry, if this System could have adopted by all the Nations in the World. This System can remove the senseless existence of Currency Market. The difference in value of Currencies of different Nations will occur only due to the fluctuation in the value of Standard Element, which has been accepted for issuance of Currency.*
- 3) INCREASE OF MORALITY IN SOCIETY :** *By adopting Digital Currency System, there remains no possibility of Fraud, Deceit, Theft, Decoity or any type of bad practice of other Monetary Conspiracy among the Citizens of the Society or Nation. So, an automatic and natural morality gets developed within the Society, which protects the humanbeing from becoming bad-cultured. Bad Cultures are generated only by Bad Works. Economic Misconduct produces maximum bad habits. In the Moral Books, the Purification of Wealth is considered as the real Purification. Hence, the Digital Currency System also puts positive effect on the Morality of people.*

- 4) **CONTROL ON CRIMES** : *The Digital Currency System does control many types of Monetary Crimes directly, like Theft, Decoity, Bribing, Alteration, Conspiracy of Currency etc, but this System also has some indirect effects, which succeeds to put control on other types of Crimes like Murder of someone by taking Money, Getting Administrative Posts by Money Power, Winning Political Elections by Money Power etc.*
- 5) **EASINESS OF MONETARY LIQUIDIZATION** : *Monetary Liquidization becomes easy with Digital Currency System, because the Digital Currency has no Expense on Printing, Casting, Keeping, Carrying etc, so any amount of Currency can easily be made available through Liquidization. The Digital Currency is free of Cost Expenses, hence, it is immoral to put any types of Bankrate, Repo or Reverse Repo Rate or Interest in any other form on it. The Interest on any Currency is Immoral and Uncivilized, but the Digital Currency produces the process of easy transaction because of being free from Production Cost. Therefore, the Interest on Money is to be abandoned at all. To get the Digital Currency entered in anybody's Account, the documents of any physical property having some market value can be submitted in any Bank authorized by the Government, and any amount of Money upto the limit of market value of that property may be gotten entered in his Bank Accounts. In addition, because of the rule of not issuing Unsecured/Unguaranteed Digital Currency by the Government or by any of its authorised Institution, there is no fear of Money Inflation, and also there is no fear of Money Deflation, by issuing balanced amount of Currency or Money for Liquidization of the Properties accepted in the form of Security/Guarantee.*
- 6) **MOVEMENT OF ECONOMY** : *Any Purchase & Sale or any Transaction in the market becomes easy because of the Digital Currency, Commercial Activities get accelerated. Simultaneously other Economic Practices are also affected positively, whereby the Economy gets moved ahead. Economic Activities move speedily because of Easy Purchase & Sale, Easy Liquidization, Interestfree Loan and Loadless Currency, whereby the Economy continues to be developing. The Process of Interestfree Loan Service and Monetary Liquidization becomes very easy through Digital Currency. Capital is made available, which increases the Resources of Employment continuously. There remains no need of Foreign Loans and Foreign Investments for Capital Formation, and the Nation becomes selfdependent.*

- 7) **GOOD UTILIZATION OF FISC :** *The Digital Currency System also affects the utilization of the Fisc indirectly. Preventing the Loss caused by Corruption etc, the Fisc can be saved from being looted & misused in the Nation by adopting Digital Currency System, and the saved amount can be well utilized for the protection of all the four Public Rights. The Fisc is a Public Money, whereon, each citizen of the Nation holds the equal right. From the vision of Justice, there are only four Public Rights of every Citizen of any Nation- Education, Employment, Accommodation & Protection. The Provisions in the Budget of the complete Fisc Amount along with the amount saved from the corruption, can be made in equal proportion on these four Services, whereby making this Just Provision of 25% Education Budget, 25% Employment Budget, 25% Accommodation Budget & 25% Protection Budget, the four type of Public Services can be executed easily. Thereby the every Person starts to get Proper & Equal Education, every Family starts to get Proper & Equal Employment, the every Village starts to get Proper & Equal Accommodation and the whole Creation starts to get Proper & Equal Protection, and through the achievement of these four Public Rights, all the Human Rights of People get secured. To be provided Quality, Money, Comfort & Health are the only four Human Rights. All these four Human Goals were known as the four Human Achievement named as Dharma, Artha, Kaama, Moksha in the ancient time. This is also the way of upliftment of a Person, a Family, a Residential Area & the whole Creation, which will get a positive effect of Digital Currency System.*
- 8) **MOTIVATION OF ECONOMIC DEVELOPMENT :** *The Nation adopting 'Digital Currency System' achieves the target of Economic Development just within one decade or one year, generally possible in thousands of years. They have not to wait for many decades or many millenniums for it. All the Economic Constructions get done fastly because the Monetary Capital remains available in abundance due to simple & unobstructed liquidization. Only in the absense of Just Monetary Policy, there is a lack of Economic Development, or the Development moves slowly. The Digital Currency System is the first Step of Just Monetary Policy of any Nation. The Purchasing Power of the people gets developed due to Economic Development, whereby the Hue & Cry about Price Hike of the Commodities & Services gets ended.*
- 9) **EFFECT ON POVERTY :** *After being implemented, the Digital Currency System will also affect the Poverty spread over the Nation, because the Poverty is not arising only due to inertness, but very hard*

*working & labourious persons are also seen eclipsed in Poverty. The exploitation of their Labour is the reason behind this. Persons involved in Earning do not get the real result of their Labour due to the Monetary Cheating, Manipulation etc. Resultantly they remain Poor. The Digital Currency System plays an indirect role also to remove out this defect from the Society. In the absense of Monetary Transparency, proper distribution of wealth could not be done in the Society and the Labour Class got eclipsed by Poverty. The Digital Currency System affects the Poverty because of being Transparent.*

**10)EFFECT ON PRICE HIKE :** *The Digital Currency System prevents the wastage of Money due to being transparent, whereby good use of Fiscal & Nonfiscal Wealth is started. Consequently, the way to Economic Development & Prosperity gets opened, which increases the Purchasing Power of People. By the increase of Purchasing Power, they do not feel any problem on pricehikes of Commodities & Services. Hence, the Crying for Price Hikes or Dearness itself gets ended. Additionally, the avialability of Commodities & Services on proper price is assured, due to Purchase & Sale in the Market being transparent, whereby the unnecessary Price Hikes of Commodities & Services are prevented. It is very clear that the Digital Currency System also affects the increasing Dearness or Price Hikes in the market.*

**Universal Acceptance of Digital Currency :-** *The Digital Currency System should be considered as acceptable by all. If a referendum is made, there could be proved 75% to 95% voting in favour of this System, because any intelligent person can not remain unaffected from this Divine Form of Currency. Having read, heard and understood its complete Functioning, Dignity, Advantages, Effects & Results, any Brilliant Person may simply get ready to accept this System. Therefore, this Digital Currency System can be implemented in all the Nations of complete World including India on the base of Referendum or General Opinion. In any country, heavy majority can be proved in favour of this System. Almost complete Humanity will be proved agree with this except some wicked minded people. The Success can not be achieved against Corruption, Black Money, Fake Currency, Tax Evasion & Other Monetary Crimes by the use of Lokpal Bill, Police, CBI or Other Big Investigating Agencies or Investigating Commissions etc. We should get the solutions of these Problems by purifying our Economic or Monetary Policies. There is a proverb-**“Where is Intelligence, there is Power.”** The Wisdom is the real Power. We should take the help of our Wisdom & Conscience for coming out from Penalizing Tradition of the Barbarian Era for conducting the Imperial System through Man Power, Money Power, Weapon Power etc, and should make the solutions*

*of all the National & Social Problems whether Economic or otherwise through Conscience full Rules, Policies & Decisions etc. The Solution of any problem in this World is possible, if we have the Conscience of knowing the reasons behind these problems, enlightened in ourselves. Also, we should easily accept the Conscientious Prescription, because there is no possibility of Bloodshed Revolution, Confusing Agitation, Senseless Campaign, Non-Eternal & Absurd Systems. Coming out of Conscienceless Directions, Preachings, Orders, Guidance, Consultations, Thoughts, Articles, Books, we should adopt the Character & Behaviour based on Conscientious & Wise Prescriptions, otherwise the frightening crisis of Conflict, Civil War & National Struggles gets developed, which will eventually be the reason of our debacle. Hence, we should always conscientiously make the solutions of our Economic, Social & Political Crisis & Problems. Remember that Conscientious Prescriptions are always easy, and there is no existence of any Wickedness, Complication, Entanglement, Conspiracy etc in that. Conscientious Prescriptions are always vivid, easily acceptable and in the interest of everyone and all.*



## **FREQUENTLY ASKED QUESTIONS**

***Q.1: What will be the base of acceptability of Currency in the market under Digital Currency System ?***

***Ans :*** A Government Institution is established by the Government for Currency Operation. It may also be known by the name of Government Bank, Central Bank, Reserve Bank etc. Issuance, Operation & Protection of Currency is done by this Government Institution or Bank. No Currency is issued without Security/Guarantee in the Market. A Security/Guarantee having any Market Value equal to the declared value of the Monetary Unit is acquired by the Authorized Institution before issuing every unit of Currency. Hence, every Currency running in the market is secured/guaranteed, whereby it remains acceptable to all, because a valuable thing is established in the form of Security for replacement of every issued Currency. Therefore there is no doubt of any loss on the issued Currency, and it remains acceptable to all. The Currency which is not secured, that certainly remains doubtful, whether the Government Promise of paying its value is written/declared on it or not. Secured/Guaranteed Currency is always reliable, and due to this reliability, it is acceptable to all. This Currency should always be issued against Security/Guarantee, whether this Currency is issued to some Government Institution or to any Private Institution or Person. This is the only base of reliability & all acceptability of Currency. The Currency Issuing Institution remains safe from being insolvent only by this Security Base.

***Q.2: How will this Digital Currency System function, where the Mobile or Internet Facilities are not available ?***

***Ans :*** Any Government Service cannot be proved Justifiable without being equally distributed among public. Hence, Telephone & Internet etc Communication Services should also be made available to all & everyone by the Government. Providing these Services to some Areas and not providing to some other Areas is proved Governmental Injustice. Hence, the Government, which works on the base of Injustice, that cannot be Constitutional. The Government trespassing the Just Constitution, has no right to remain on its Post. The Areas, where these Services are not made available Equally & Properly, they should freshly elect their Political Representative, who can protect their Interests. The Citizens of every Area have the right to demand Services equal to the other Areas, from the MLAs & MPs of their own Area. Every Residential Area of the Country has the right to avail all types of Public Services & Facilities equal to any other Residential Area of the Country. Economic Justice, Social Justice & Political Justice have clearly been

*prescribed in the Aim of Indian Constitution. Hence, the Area not getting these Services & Facilities, should demand from their MLAs & MPs on the Principle of Constitutional Economic Justice, and the MLA or MP do not protect this Constitutional Right of Economic Justice, that MLA or MP should not be voted/elected again, and their own new representative who promises to protect this Justifiability, should only be voted/elected. A suit should be filed in the Court in case of any Breach of Promise or any Deceiving. Although the Central Government should itself bring up the duty & responsibility of protecting equal Interests & Rights of the Citizens by making appropriate arrangements. Any Government cannot trespass this Justifiable Morality. Therefore, equal & proper chances & rights of using this Digital Currency System should be provided by the Government to all the citizens by expanding the Communication Services to all the Areas equally & properly. Communication Services can be established by that money, which is spent on casting or printing of Metal or Paper Currency by the Governments, because there is no any types of expense for Casting, Printing, Transporting, Maintaining & Securing etc for the Digital Currency. Therefore, the Communication Services for Digital Currency should be established through the money saved by its operation.*

***Q.3: Can Illiterate & Poor People also use the Digital Currency ?***

***Ans :*** *The Digital Currency System is very Easy. Any Literate or Illiterate person can use this very easily. Rather, the Control on Possibilities of Monetary Losses to the illiterate persons also becomes easy by use of this System. This Digital Currency is also capable of making the illiterate people free from being victim of the Criminal Activities like Cheating, Theft, Deceiving etc, or from the Monetary Problems of Missing, Cutting, Tearing, Burning, Spoiling, Counting, Keeping, Securing of the Currency. Hence, this Digital Currency System is even more beneficial for illiterate people than literate people. With Essential Installation of the Electronic Devices in all the shops & offices for transaction of Digital Currency, a general person will need not to keep his own device. Any person can also make his transactions by using other's device. He will not suffer any loss even, if his password is hacked.*

***Q.4: Will the people not withdraw Money from other's Account by stealing their password, when Monetary Transactions will be done through Electronic Equipment on Internet ?***

***Ans :*** *After launching the Operation of Digital Currency System through Electronic Medium, every person has to keep a Personal Bank Account, because all types of Monetary Transactions are done only through this Bank Account under this System. Every Bank Account has a unique Number and every Account holder may also use a Password for his Electronic Account.*

*This Password may be kept confidential by every Accountholder for him. But there is no possibility of Loss to the Accountholder, even on breaking or stealing of the Password, because the theft of Money can clearly be traced on transfer of any Amount, which would have been credited to any other Account from his Account. The transfer of this Amount may be stopped by immediate action, and the Bank Accounts may also be Amountwise classified as Low Income Category, Medium Income Category, High Income Category etc, for preventing the transfer of any unrecoverable Big Amount. Otherwise a Limit of Transaction in the Bank Account may be determined on the basis of his Average Annual Income, so that a person could not make any transaction or transfer of an Amount more than his Economic Capacity. The Limit of Bank Account of People ought to be determined on the basis of their Income or Property owned. The Account will become inactive on making an effort of a transaction more than that Limit. Any Invalid Amount being transferred within the limit of Bank Account, may be recovered from the Accountholder's Income & Property. Therefore, anybody having stolen a password cannot misuse it, in the Digital Currency System, and any effort of such a misuse can immediately be caught and the related amount can be recovered. The other thing is also referable here that there will not be any Commodity, Metal or Paper Currency in the form of Cash, so nobody will be able to encash any Amount from the other's Account. If anybody hacks any Password and wishes to withdraw any Amount from the Account owned by other Person, then he will have to transfer the Amount in his personal Account, and this theft will immediately be traceable & recoverable due to transparency of Monetary Transactions.*

**Q.5: Why is this Digital Currency System not implemented by the National Governments, which is very simple and in the interest of all ?**

**Ans :** *Definitely this Digital Currency System is Absolutely Simple, Easily Implementable, Inexpensive, Crime Remover and in the Interest of all. All types of Monetary Crimes will be ended completely with its implementation. This System has many direct & indirect Advantages & Effects. But actually, till now, the National Governments do not have the clear knowledge of this Digital Currency System and its great Effects & Importance in the Society or Nation. The Lack of Knowledge is also a problem. Anything can not be used in this World, till the Knowledge of that thing is not gained. Action do not take birth without Knowledge. How much the people know, they certainly do that much. The use of Electricity has been started after gaining the knowledge of Electricity. The Electricity was not used, until this World gained the knowledge of Electricity. Now many types of Wisdom & Science including this Digital Currency System are continuously being prescribed & presented by the Nyaya Dharm Sabha, Jagjeetpur, Haridwar, which will increase the information among the People, and the People will start the use of that information too. Anything can not be established without Wisdom. There is famous proverb- 'Everything is inherent in Wisdom'.*

**Q.6: What are the Advantages to the Public by this Digital Currency System ?**

**Ans :** *Without Money, the Human Life becomes waste. Currency is the Back Bone of any Social or National Economy. Economic Practices are difficult without the use of Currency. The Currency is Option of all the Commodities, Materials, Resources & Properties. The Valuation of any Physical or Subtle thing is done only through this Monetary Option. The unit for measuring value is Currency, which becomes the base of any Transaction or Purchase & Sale in the form of an Option of any commodity. How much simple, easy & complete the Currency is, that much will be the speed of Economic Development & Prosperity. The Digital Currency System gives birth to the Simplest Existence of the Currency in the Nation. The Digital Currency System is better in comparison to Barter System, Metal Currency System & Paper Currency System. Even no other option can be better than the Digital Currency. Normal Public Life gets rid of many types of Losses, Fears, Crisis, Insecurities by the use of Digital Currency System. General Public has to face many heavy pains & crisis by the Loss, Theft, Cheating, Looting, Conspiracy & Deceiving etc of Money. On adopting the Digital Currency System, these problems are ended completely, and persons are saved from many pains & sufferings.*

**Q.7: What are the Benefits to the Government by this Digital Currency System ?**

**Ans :** *The Issuance, Operation & Protection of Currency become very simple & easy by this Digital Currency System. The Function of Issuance, Operation & Protection is very difficult in the case of other types of Currencies, because the Government has to face many types of Expenses, Losses, Crisis & Problems. The Problems of Casting, Printing, Transporting, Counting, Cutting, Tearing, Loosing, Missing, Decaying, Stealing, Looting etc arise at large scale in the Operation of Metal Currency & Paper Currency. The Ordinary Monetary Systems are also misused by the Criminals by producing Fake Currencies. But all these types of Problems are ended automatically on adopting Digital Currency System. Simultaneously, the Government also gets rid of the Economic Corruption, Black Money, Fake Currency, Tax Evasion & Other Monetary Crimes. All these five Monetary Crimes get ended automatically, if the Digital Currency System could be adopted by the Government. Therefore, the Government can receive the full amount of the Taxes etc. Government can also be able to adopt the Balanced Monetary Liquidising System to issue the Currency easily and inexpensively. This Liquidising can remove all the Monetary Crisis in the Nation & Society by providing sufficient Monetary Capital. By this availability of Liquidising to all, the exploiting Tradition of Interest gets completely ended, whereby the Operation of Currency becomes loadless.*

***Q. 8. Will there be a decrease in Crimes & Court Suits on adopting Digital Currency System ?***

***Ans :*** *The Basic Reason behind maximum number of Crimes is 'Wealth'. Often, the Crimes are committed for Economic reasons. Many Crimes are committed as Business Dealings. Most of the Crimes are done through Monetary Transactions. Criminal Dealing is done by concealed transaction of Cash Money. If the Digital Currency is established in place of Cash Currency, then there remains an evidential base for catching the Criminals because of written/recorded/transparent transaction of Money, whereby the Criminal Incidents are controlled. To commit the Criminal Activities, People try to avoid recorded & transparent transactions of Money, resultantly, there comes reduction in Criminal Activities. The transaction of commodities becomes also accounted in Digital Currency System; whereby the possibility of any type of Contract Killing, Bribing, Stealing, Corruption etc is lessen. The Suits are mainly lodged for Criminal Activities, and Digital Currency System controls the Crimes. Therefore, Digital Currency System may be known as a System making control on Crimes & Court Suits. The Existence of Cash Money plays an important role behind the Crimes, Disputes, Quarrels, Fights, Wars etc. Hence, having Accounted Control on Money, the Digital Currency System functions as a Speed Breaker for Criminal Activities, whereby Court Cases are reduced.*

***Q. 9. Can a Nation adopt this Digital Currency System when it is not used in other countries of the World ?***

***Ans :*** *Certainly, any sovereign country having the right to issue its own Currency can solely & willingly adopt this Digital Currency System. Every Nation willingly & freely makes its own Monetary Policies in the country, and also implements them as per his own wish; whether it may adopt Metal Currency or Paper Currency or even having abandoned all these types of Currencies, it may adopt only Digital Currency. There is no hurdle in it, and any other country has no right to create any hurdle in the sovereignty of that Country. Completely or partially, the Democracy has entered in the whole World. Hence, this democratic process will automatically convert the whole World into a single Nation, and a Universal Nation will arise, in which a single Monetary Policy will be adopted by all and such a Universal Currency System can only be the Digital Currency System, which is also called 'Aankik Mudra Pranali'. So, every Nation is capable of adopting Digital Currency System willingly & freely, even that country may become as a Source of Inspiration for the other Countries by showing the dare for this good work, and having adopted such a Just Monetary Policy, that may be proved as an Ideal Country before the World. Although, India is going to get the Title of World Teacher (Vishwaguru) by 2025 in all the three Fields of Physical,*

*Divine & Spiritual. People will follow India itself by considering it Ideal after the year 2025; and its Good & Justifiable Rules-Policies-Decisions will guide the whole World and will also be proved acceptable by all. Remember that "Truth wins always."*

***Q. 10. Why is this Digital Currency System not implemented in any Country of the World ?***

*Ans : At the present time, Unawareness & Wickedness are the two reasons behind the non-implementation of Digital Currency System in any Country. The formula for producing the Water (H<sub>2</sub>O) was very simple, but its use was tough & impossible till its invention. Lack of Knowledge can not make anything effective. There is no work without Knowledge. Knowledge produces Quality, the Quality produces Work, and the Work produces Result. This is the base of Success in any field. Firstly, acquire the Knowledge, then develop the Quality & Skill through this Knowledge, and then transform this Quality & Skill into Works. This Work done applicably & resultantly makes the human life successful. Because of unawareness about Digital Currency System, people were applying Barter System in ancient time. Use of Metal Currency was started with the development of Knowledge. Again, the Paper Currency was started to be used with further development of Knowledge. The Digital Currency is invented only on completion of Knowledge. Coarse Works are done by Coarse Brain. But as the development of fine Intellect takes place, simultaneously fine Works & Principles are invented. The Digital Currency System is the finest Monetary System. No better Monetary System than this can be invented. Hence, the thing which is proved ultimately, that is accepted as true & real. The Digital Currency System is the finest System, in which the Currency is not seen in physical form by any means. Therefore, the problem of Casting, Printing, Transporting, Counting, Cutting, Tearing, Loosing, Missing, Decaying, Stealing, Looting etc do not remain there. This is an Non-Expensive Currency System. No expense is required in its issuance. Neither Metal is used in this System, nor Paper. Hence, the Government has not to expend any Money on issuance of this Currency. As the Knowledge of Simplicity, Easiness, Completeness, Security, Fearlessness, Inexpensiveness, Good Availability etc of the Digital Currency System will be aquired, the acceptance of Digital Currency System will go on increasing in Society. Slowly, every Nation of the World will accept this Digital Currency System with pleasure. Indeed, this Digital Currency System is like a God's Boon for any National Economy, which can open the way of Economic Development & Prosperity for the Nation, and making the Nation extreme prosperous, it may create an environment like heaven on the Earth.*

***Q. 11. If the Digital Currency System is implemented in our Country, how will the exchange with the Currencies of Other Countries take place i.e. what will be the position of Currency Market or how will our Currency be evaluated with Dollar, Pond etc ?***

***Ans :*** The Currency do not require to have any Self Commodity Price necessarily. If a Security is used for Issuance of the Currency, there is no necessity of using a valuable Metal for casting the Currency. Of course, there should be a practical measurement of Monetary Value of Currency. Normally, any Unit of Currency is measured by its Purchasing Power. How much quantity of Commodity or Material can be purchased with one declared unit of Currency in the Market, that is called the Purchasing Power of the Currency. Similarly, Valuation of Currency of any other Country is possible on the base of this Purchasing Power. The Process of Exchange between any two Currencies is executed on the base of this Purchasing Power. The Process of Currency Exchange is executed according to and only after the valuation of Physical or Digital Currencies in the Market. A Country adopting Digital Currency System does not face any problem in the Exchange of Currencies with any other Countries.

***Q. 12. How can we implement Digital Currency System in our Country when it is not implemented in other Countries ?***

***Ans :*** If Electricity is not produced in other Countries, should we not produce Electricity in our Country? If People in other Countries live in uncivilized manner, should we destroy our civilization and should we live like wild animals? Every Nation has a duty to do every possible thing in the Interest of the Public, even new Rules-Policies-Decisions have to be made for it. Till a National System do not make all types of efforts for the protection of Justifiable Interests to provide equal & proper Pleasure & Peace to all the Citizens, that System cannot be a Complete System. Every Invention is not possible in all the Nations or all the Nations can not invent a useful thing at the same time. At any time and by any Person, Group, Nation, the Invention and Implementation of a thing, Fact or Principle is done by all alone. Hence, keeping in mind the Public Interests, our Nation should adopt the Digital Currency System. Slowly other Nations will also get inspired with this System, and they will also protect Public Interests of their Nation by implementing this Great System of India, because the Digital Currency System is capable of ending almost 100% Corruption, 100% Black Money, 100%Fake Currency, 100%Tax Evasion & 100% Other Monetary Crimes, which are taking place in any Country. When the solution of such big Problems is possible immediately by such a Simple Idea, then why to go for Foolish & Obstinate processes of difficult, tough & impossible Ideas, Rules, Regulations, Legislations,

*Struggles, Investigations, Suits, Penalties, Punishments, Jails etc to persons for fighting with these Terrible Problems. Any intelligent person can understand this thing well that undoubtedly this Digital Currency System is capable of preventing & ending the Corruption, Black Money, Fake Currency, Tax Evasion & Other Monetary Crimes completely, then what to say about the Act of avoiding or overlooking this, other than Foolishness or Wickedness? If any Nation or it's Leaders escape from adopting this Digital Currency System or they make some prevarication or they try to give senseless arguments against this System, certainly they are suspicious, and are having an evil dream of fulfilling their selfishness by harming the National & Public Interests knowingly. Hence, keeping in view the Public Interests, our Country as well as other Countries of the World should adopt & implement this Digital Currency System immediately as soon as possible. The Country, which understands it and knows its Characteristics, Importance, Advantages & Effects, should quickly issue an ordinance regarding its implementation. Any other Nation, whether that implements it or not, but it's sure that the Nation which will implement it, that will get rid of all the Monetary Crimes & Sufferings.*

***Q. 13. Will the Operation of Digital Currency System be Less Expensive & More Easy in comparison with the Metal & Paper Currency ?***

*Ans : In ancient time when the Man was illiterate or less literate, there was no existence of Currency. The Imagination of Currency is not possible without Mental Development. Currency is born through the development of Mind. That is why, the Currency is called 'Money' in English Language. Currency is an imaginary thing, which is the option of all the physical or existing things. Valuation of any commodity is difficult in absence of Currency. Hence, for the mutual transaction of commodities, one commodity has to be given in replacement of other commodity. This Transaction System is called Barter System. There are many types of difficulties in this Barter System, which make the Economic Practice difficult. Human Imagination Power arises with the mental development. By this Imagination Power itself, the Thought & Invention of optional existence of commodities takes place to remove the difficulties of Economic Practice, which is known by the name of 'Currency'. But because of not having much strong mental approach, this Currency has to be operated in direct physical form. Though the existence of Metal Currency & Paper Currency arises on some Human Mental Development. The Economic Practice through Bank Cheques, Bank Drafts, Debit Cards, Credit Cards etc can be said more intelligent way. As the human mind gets developed, the Currency becomes more Subtle. Every Subtle Currency is Cheaper & Simpler. Paper Currency is Cheaper & Simpler than Metal Currency. The Transactions*

*through Bank Cheque, Bank Draft, Debit Card, Credit Card etc are cheaper & simpler than Paper Currency, and more than it and the cheapest & simplest is Digital Currency System. The Digital Currency can be issued & operated without any expense. Adopting this Inexpensive Currency, System will be in the Interests of the Government & the World. This Digital Currency is cheaper, simpler, easier & more comfortable and riskless for Public. Digital Currency System saves the Government & the Public from many types of Crimes, Losses & Difficulties. Therefore, there is no cheaper, simpler, more facilitating & safer Monetary Option than 'Digital Currency System'. The Government should adopt & implement it immediately, so that many types of Problems, Difficulties, Losses, Damages, Fears & Crimes can be avoided. This is the Cheapest & Simplest solution to the maximum terrible Monetary Problems. This Digital Currency System is very important, advantageous & effective.*

***Q. 14. Will Government not face problem in Foreign Exchange because of adopting Digital Currency System?***

***Ans :*** Foreign Exchange is related with Currency Market, where Currencies of any two Nations are exchanged, or a process is executed by any Government of paying Foreign Balance by doing monetary valuation of their Currency with its own Currency and accordingly making the payments. This is called Foreign Exchange. It is clear that Monetary Valuation is needed in the Exchange of Currencies of any two Nations. The form of Currency whether Metal, Paper or Digital, does not make any difference in Monetary Valuation, because commoditywise valuation of Currency is not necessary for its Monetary Valuation. The Monetary Valuation of any Physical or Subtle Currency is based on its Purchasing Power. Foreign Currency Exchange can be executed by determining Purchasing Power of the Currencies of any two Nations. Therefore, the Operation of Digital Currency System does not affect the Foreign Exchange.

***Q. 15. How will we evaluate our Currency when it is not in physical form ?***

***Ans :*** Monetary Valuation of Currency is not necessarily related with its Commoditywise Valuation of Currency. The Paper used in a 1000 Rupee Note running in the Market at present does not retain its commoditywise value of Rs.1000, but it retains the Purchasing Power of Rs.1000. The Paper Value of a 1000 Rupee Note needs not to have a value of even 10 Pice, but it is capable of making a transaction of Rs.1000. Why is it so? This is necessary to know! The Currency is an Imaginary thing, and the Value of Metal or Paper used in it needs not to be equal to the Value printed on it. But the Value printed on the Currency determines its Purchasing Power i.e. how many things that Currency can purchase. Purchasing Power of the Currency is equal to the Value of

*Security retained by the Government Bank for it. For how much security the Currency is issued, that much value or purchasing power is retained by that Currency. It is clear that the valuation of the Currency is done on two levels- On the first level the Commodity Value of the Currency is considered, and on the second level the Purchasing Power of the Currency is considered. If the Currency is issued having accepted the security, or the Government itself retaining the security having value equal to the Currency issued, then such a secured Currency needs not to retain Commodity Value of its own. But its also recommended that a monetary value of Currency should be adopted by accepting a particular quantity of any Standard Element generally having stable value like One Gram of Silver or Gold. This will be the Declared Monetary Value of Currency, which will be unrelated the Currency's own Commodity Value. This Declared Monetary Value will facilitate the transactions to be easy.*

***Q. 16. What will be the base of acceptability of Currency in Market under the Digital Currency System ?***

***Ans :*** *Reliability of Currency Issuing Institution is the base of Acceptability under Digital Currency System. The Most Important Reason for reliability of the Currency Issuing Institution is the Security Based Currency Issuance. If equivalent security is acquired by the Currency Issuing Institution for issuing the Currency, then the Acceptability of Currency remains sustained in the Market to all. But the reliability of the Institution gets decreased when the Currency Amount issued is more than the market value of security obtained by the Institution. Hence, at the time of issuance of Currency, an equivalent Security should be demanded by the Institution. If the Currency is issued against a lesser valued Security, the Money Inflation arises. Similarly, if the Currency is issued for higher valued Security, the condition of Money Deflation arises. Both the conditions of Money Inflation & Money Deflation affect the Economy. Hence, it is the duty of Currency Issuing Institution that before issuing the Currency, it should necessarily demand the Security having market value equivalent to Currency to be issued, and the Institution should maintain the balance between its Debit & Credit sides of Register for issuing Currencies. This Balance of Debit & Credit is the proof of Justifiability of Currency Issuing Institution. The Currency Issuing Institution has the duty of maintaining this balance continuously. If the Institution does not maintain this Debit-Credit balance, it will destroy the whole National Economy. Because the Money Deflation creates hindrances in Economic Development, and Money Inflation creates a risk for the Currency Issuing Institution & the Government to be*

*Insolvent, and the Government or the Institution loses its reliability too, whereby the acceptability of the Currency is affected.*

***Q. 17. What will be the Role of Banks or Governments in Digital Currency System ?***

***Ans :*** A Monetary Institution or a Bank is required for the operation of Digital Currency. Branches of this Institution may be opened in all over the Nation according to requirement. The Governmental Salaried Employees may also be appointed for this Institution. Operation of Monetary Transactions of all the Accountholder of the Institution may be done with the help of an Internet Server by installing it. Every Citizen will have to keep an Account in this Monetary Institution. Every transaction will automatically be recorded from one account to other account by accounting method and the record of transactions could be kept even for many years, and if required, any transaction could also be investigated. All the Monetary Crimes can be controlled through this. All the transactions of Digital Currency are executed only through Accounts. Hence, any type of Monetary Practice can be operated only through Government Banks or Institutions, whereby the important role of Banks or Monetary Institutions is proved in Digital Currency Operation.

***Q. 18. How will Monetary Transactions be done by the Citizens after implementation of Digital Currency System ?***

***Ans :*** In Digital Currency System, certainly, all the transactions will be possible through Bank Accounts only. Every person will get a specific Account Number in the Bank authorized to operate the Digital Currency System. Any transaction up to the limit of amount deposited in the Account can easily be done. Under the Electronic Accounting Method, Monetary Transaction will be done through any electronic device like Computer, Mobilephone, e-Tab, e-Pad or any other Electronic Transaction Machine etc. The Process of Monetary Transaction could be executed through a simple software, in which every person will retain a specific 'Password' Code for his Account Number. The Code may be changed time to time and it may also be kept confidential. But even in the case of breaking of its confidentiality, there is no possibility of considerable risk, because any invalid transaction made through his Account may be traced immediately. For the transactions made through Electronic Device, there are three Columns used on the Homepage of the Software Application- Account Number of the Transferor, Account Number of the Transferee, and the Amount to be Transferred. Pressing OK Button after filling all the three Columns, the process of Money Transfer will be completed and the Money will be transferred from Transferor's Account to Transferee's Account. The information of remaining Amount may also be gotten by using

*the Password. In this manner, all the monetary transactions of the Citizens can be executed very easily in Digital Currency System.*

***Q. 19. why will the persons holding high Political & Administrative Positions in the Government let this Digital Currency System be implemented, who are involved in doing Corruption, keeping Black Money, creating Fake Currency, doing Tax Evasions and committing other Monetary Crimes ?***

*Ans : The Digital Currency System is the need of Present Age and is a reality of Future. As the Democracy has replaced the Dynasty Systems from the Polity since last 200 years. There can be four types of System of holding the Political Posts- by Power, by Dynasty, by Party, by Virtue. If the Leadership & Administration of the Nation is based on Justifiable System of Postings through Eligibility, the Qualitative Democracy (Meritocracy) will be established in Society or Nation. Then nobody gets the opportunity to become the Postholder by Power, by Dynasty, by Party. Our Social or National Life Stream has arrived upto the Party System, improving from Power & Dynasty Systems. Now there is a Government of Party in the Nation. All the Government Posts have been captured by the Party. The Era of Power & Dynasty System is over now, and it is Party System at present. Now, it will not take much time to reach from Party System to Quality System. Now the Democracy will essentially convert into Qualitative or Virtuous Democracy, which we may call the Meritocracy, because it is based on the Virtues. Now the Justice of 'Posting through Eligibility' will essentially be established in the Public Life. Therefore, the Criminals will not get the opportunity to enter into Leadership & Administration in the Society. As soon as the Quality System will be established in place of Party System in the Leadership, the Digital Currency System will be implemented itself.*

*The Development of Wisdom & Science has arrived at such a point, where it cannot be avoided. Scientific Inventions are becoming essential for our life. Our Social or National Life cannot save its existence without those Scientific Inventions. Progress of Modern Science has made the life Simple, Easy & Comfortable. Only Simplicity, Easiness & Pleasure make the life happy. All the creatures naturally want pleasure. Any person does not want to be sorrowful in this World. Sufferings are not liked by anybody. That is why, all the humans of the World have heartfully accepted the Facilities provided by Science. Hence, even if the Leaders of any Nation don't wish, they will have to accept this Facility of Modern Science. Implementation of Digital Currency System has become very easy in the present Electronic Age. How long the Criminal Class will escape from this Digital Currency System by making pretences! If this System is not accepted now immediately, coming few years in future will compel the whole human class to accept this System. Hence, it is*

*impossible to avoid this Digital Currency System. The Postage will be dissolved into e-mail. The Cash will be dissolved into Digital Currency. The use of paper will lessen and will get ended finally. The Cutting of Trees for paper will get stopped automatically. The Environment of the Earth will acquire the Ecological Balance. Natural Cure of the Earth has been started. The Divine World has become activated. The Nature will certainly make this Earth Heaven. Positive Divinity has started to arise in place of Negative Evilness into the humans. Number of Criminals will be lowered. Process of transformation of the World has been started. Work of Conversion of Earth into Heaven has been started. Sorrows, Sufferings, Crisis, Terrors, Disturbances etc will essentially be removed from this Earth. Science & Wisdom has opened the door of Divinity in Human Society, which will certainly attain the good pledge of people- 'May the man becomes Angel and this Earth like Heaven. This is our Pledge, this is our Pledge'.*

***Q. 20. Can this Digital Currency System be implemented in all the Nations even against their will ?***

***Ans :*** *Certainly Yes! The Influence of Time will automatically implement it. If the Government Sector will not implement it due to their Criminal Tendency, the Private Sector will itself adopt it gradually. The people will reject the Metal & Paper Currencies gradually & automatically. People will feel these Physical Forms of Currencies as a burden. As the Barter System was removed by Metal Currency, and slowly the Metal Currency is being removed by Paper Currency. Similarly, the operation of all the Metal & Paper Currencies will itself be removed by Digital Currency. The World is progressing on the principle of Successive Development. The Tradition of Digital Currency has been started in the World. Slowly, the production of Paper Currency will be stopped and nobody will accept it, because the Counting, Keeping, Retaining, Securing, Transporting & Transacting problems of the Paper Currency are more painful in comparison with the Digital Currency. To make easy the difficult things, is the original nature of human. It has reached from Onfoot to Bicycle, from Bicycle to Motorcycle, from Motorcycle to Car, from Car to Train and from Train to Aeroplane just because of this Inherent Human Nature. Digital Currency System is the simplest option of Monetary System of Human life. The Man will naturally start to use this simple & easy facility. The Governmental & Criminal Conspiracy cannot prevent it for a long time. The Private Sector will be accepting it automatically. This System will be established automatically within coming few years. Therefore, it is an urge from all the Intellects to accelerate the Human life from Difficulty to Easiness by accepting it immediately. Otherwise the Time will not forgive them.*

***Q. 21. Can the Economic Crimes be removed from Society & Nation by adopting the Digital Currency System?***

***Ans :*** Definitely, the Digital Currency System is capable to control the Economic Corruption, Black Money, Fake Currency, Tax Evasion & Other Monetary Crimes spread over the Society & Nation. Economic or Monetary Crimes are the biggest problems of Human Society. Declination & Defeat in any Country occurs due to these Economic Crimes. If we want to bring our Society & Nation on the path of Rising & Sovereignty, we will have to put control on these Economic Crimes. There are Psychological Reasons behind the Crimes in any Society or Nation. People commit Crimes only because of Psychosis. Evil Tendencies are there behind the Psychosis. Evil Culture produces Evil Tendencies. The Faults in the Nature of People do not occur without Cultural Declination. The basic reason behind Cultural Declination is Lack of Good Civilization. When Civilization becomes Bad after being declined, only then the Cultural Downfall starts. The Rules & Regulations or Legislations, Policies & Judgements get polluted due to the fault of Principle, whereby the Justifiability gets ended. Only Truthful Justifiable Rules, Policies & Judgements create Good Civilization. Positive Human Mind is not developed without the Education of Visionary Principle. The Education of Positive or Good Philosophy is required to convert the Mind in to a Good Mind. Philosophy or Vision is a Subject which purifies the Human Mind. Realization of Truth & Reality of this World Evolution is the basic Aim of Philosophy. If we want to become good civilized & good cultured, we will have to adopt the education of Good Philosophy or Good Vision. If we want a pure Monetary or Economic Resource & Prosperity, we will have to purify our Culture, Civilization & Principle. Those will have to be provided with Visionary & Scientific base. The Civilization of Plundering, Scrambling etc of Resources makes people to be Criminal. The Scientific Vision says that all the matters of this World are made of single condensed Divine Energy. This is called the '**Theory of Relativity**'. This is the Ancient Vision, which announces 'World Fraternity' & 'Earth Family'. This Visionary Principle says- '**What is one, the same is other**'. Therefore, the interests & rights of one person should be same for the other person. **Determining the Proper & Equal Rights is the Justice**. Only such proper & equal Rules-Policies-Judgements can establish the Principle of Justice. Our Principle, Our Civilization, Our Culture, Our Resource can be purified only, when our Visionary & Scientific Views are clear. Until we adopt the viewpoint based on Principle which is prescribed by the Wisdom & Science, we cannot evolve a Civilized Society and the humans cannot be prevented of being Criminals. We require a Civilized Society & Nation based on the Principle of Justice, which does not create Criminal Feelings in Humans. The Good Nation evolved in a Just Civilized Society, accepts and establishes all

*the four Just Public Rights of their Citizens. Education, Employment, Accommodation & Protection all the four Public Rights are capable to fulfil the basic needs of Human life. The Protection of getting Virtue, Wealth, Pleasure & Health etc all the four Human Rights can be provided only by these four Public Rights. People tend to achieve the four Human Goals of Dharm, Arth, Kaam, Moksha only by this, which makes the human life meaningful. Working Aim is called Purushartha. Workless people are Criminal. The ill-efforts of getting results without work are Crimes. Firstly do the Work and then get Results. This is Justice. People trespassing this Common Justice, become Criminals. This Justifiability makes the man Workprone, and not Resultprone. A workprone person wants only that much results, how much labour he has done. The Desire for getting more than this gives birth to Corruption, Black Money, Fake Currency, Tax Evasion & Other Economic Crimes like Theft, Loot, Dacoity, Bribing etc. But the Digital Currency System is capable to stop all these Economic Crimes.*

***Q. 22. How will the Confidentiality of Wealth be maintained after implementation of Digital Currency System in the Nation? Is the Confidentiality of Money and Property also helpful to increase the Crimes like Corruption, Black Money, Tax Evasion etc?***

***Ans :*** *Hidden Money is itself called Black Money. Hidden Property is itself called Black Property. But it is not good to get involved in Black Deeds. The Desire for making the Money & Property confidential, arises only for the Money achieved from Theft or Corruption etc. Even now, the Election Commission has also implemented the essentiality to publish the description of Money & Property of Leaders by themselves. The Sinful Tradition of keeping hidden Money & Property will not survive now for a long time. The Sinners must be exposed. Jungle is better than such a Society, where the Money or Property is needed to be kept hidden. Human is a Social Creature, and he requires a Civilized Society. Where mutual interests are secured, only that can be a civilized Society. Only the Equal & Proper Protection of Mutual Interests is the sign of Justifiability of a Nation. Therefore, instead of keeping hidden money, we will have to make our Social or National Security System Justifiable, whereby nobody may incur loss of Monetary or Economic Interests. Nobody should have the right to destroy other person's equal & proper interests. The Security System is to be improved for this, and not the Money & Property is to be kept hidden. The Ornaments are to put on, and not to conceal. Similarly, the Money is for Utilization & Consumption, and not for concealing. Hidden Money cannot make the Society progressive & prosperous. The Society, wherein the Money is required to be concealed, to be covered, to be buried etc, that Society can't progress. The Nation is evolved mainly for Security*

*System. National System has a responsibility to protect Rights, Wealth, Respect, Life etc of all the Citizens, and to save them of being looted & deceived. We should improve our National Security System rather to keep Money & Property hidden to become safe from being looted & cheated.*

***Q. 23. How will Economic Corruption be stopped after implementation of Digital Currency System in the Nation?***

*Ans : The Process of Monetary Transaction is essentially involved in some or other form in Economic Corruption. If the Money Transaction is in cash, there remains no proof of this Transaction. Whereas in Digital Currency System, there is no existence of Currency in Cash Form. Currency runs in the form of imaginary unit, and every Citizen has to keep a Bank Account essentially, whereby every Monetary Transaction is recorded. Any Monetary Transaction is not possible without transfer of Money from one Account to other Account in the Bank. This is the Specialty of Digital Currency System. In the absence of direct transaction of Cash Currency, the Monetary Transactions are executed through Accounts between any two parties, therefore, all the required transactions of past years authentically can be found there. Any invalid or illegal transaction can be investigated immediately. Hence, receiving of any unearned wealth can immediately be recognized. In such a condition, the Theft, Bribing or Corruption can't be practiced through any Concealed Money & Property. All the Monetary Transactions expose their descriptions by themselves as 'which account to which account' they have been done, because of being in an accounted form. This Accounting Method of Digital Currency System is always authentic, i.e. every Monetary Transaction or Economic Practice cannot be out of touch of this System. This System is also helpful in proving authenticity of transactions of commodities in addition with proving authentic transaction of money, because a thing has to be transferred from one person to another person sometime or other by means of Purchase & Sale process, and the Purchase & Sale of these Materialistic things can only be done through Monetary Transactions. Hence, under the Accounting Method of Digital Currency System, all the Materialistic things are registered & recorded itself, which destroys the committing corruption by transaction of Commodities in place of Money Transfer.*

***Q. 24. How will the Black Money be controlled after implementation of Digital Currency System?***

*Ans : Formation of Black Money is impossible without Deceit, Theft, Bribing & other Economic Corruption. Any Money & Property which cannot be proved justifiably earned, that get established as Black Money, because that cannot be declared openly. That cannot be appreciated by the People, Law*

*etc. Hence, that has to be kept concealed. The Money kept in dark by concealing, is called Black Money. Unaccounted Cash Money has the main role to create the Black Money. In addition to this, Black Money may also be created in the form of physical properties, which are kept concealed. Secrecy of Cash or other Physical Properties is the main reason behind the formation of Black Money. The Freedom of Keeping Money secret should be considered a factor, which is playing main role in the formation of Black Money. The People of Criminal Tendency get chance or right to keep Money & Property secret only in the absence of transparent system, whereby they take the advantage of making Black Money. But in the Digital Currency System, all the Monetary Transactions are completely transparent because of being accounted, whereby no chance & no right could be available to any Citizen of the Nation to create Black Money. Digital Currency System makes the whole Economy transparent, in which the opportunities of Criminal Secrecy do not arise. Hence, Economic Bad Deeds do not get any chance to get developed. Unaccounted Cash Money cannot be collected in absence of Physical Existence of Money, also there can not be a chance to collect valuable physical properties by unaccounted purchasing. In this manner, the Digital Currency System holds 100% control on Black Money. If any Citizen tries to create Black Money by any mean, that will immediately be caught. This demoralizes the tendency of doing such illegal deeds, and the Society gets morally upgraded automatically.*

***Q. 25. How will the Fake Currency be controlled after implementation of Digital Currency System?***

***Ans :*** *The Operation of Fake Currency by criminal minded people in Society or Nation is possible only when the Metal Currency or Paper Currency is being operated in the form of direct Cash Money by the Government in the Market. Any parallel Fake Currency cannot be operated without existence of Direct Physical Currency. On the implementation of Digital Currency System, there will be no existence of Metal or Paper Currency in the Market. Hence, any Currency similar to the existing Currency in the form of its copy cannot be launched in the Market. Under Digital Currency System, the Monetary Transaction between any two Accounts is possible only in recorded or written form. Imaginary Existence of Currency remains there in the form of written digits. Hence, it cannot be entered in any Account without being transferred from any other Account. If anybody misdirects to enter extra money from other's Accounts, that can immediately be traced because of accounting proof. Hence, nobody can make the extra transactions of Money than the amount deposited in his Account. Also, that remains auditable always because of written proof of every transaction. All the Monetary Transactions for any*

*required time period can be investigated in case of any suspicion about any transaction. This recorded proof does not need any other proof. The entries entered in the Account itself describe its whole story. Hence, what to say about the Operation of Fake Currency, even anybody cannot illegally earn the Money by means of any embezzlement, Scam, Manipulation, Conspiracy, Theft, Loot, Kidnapping, Snatching etc. Even any problem like Missing, Loosing, Pick Pocketing, Destroying, Cutting, Tearing, Dropping, Looting etc of Money does not remain there. The Effect of Digital Currency System can be understood well by this explanation.*

***Q. 26. How will the Tax Evasion be stopped after implementation of Digital Currency System?***

*Ans : The relation of tax in any form is essentially connected with Currency. The Cash Money is deposited as any Governmental Revenue, Rent, Excise, Duty, Levy, Tax etc, and all types of Revenues are calculated only on the basis of Income-Expenditure, Purchase-Sale or any other Monetary Transactions. Accordingly, under Digital Currency System, all the Transactions or Purchase-Sale etc are kept on entered in recorded form, wherein it is impossible to conceal any Earning, Production or Income by any way. Therefore, the calculation of Governmental Revenue etc becomes possible easily in its real form. It is clear that all the entries of Accounts are authentic because of being in recorded form under Digital Currency System, which ends all the possibilities of Tax Evasions. The Governmental Revenue etc can easily be collected in its real amount by the Revenue Departments of the Government. In this System, even a little manipulation is impossible by the Government Officials or by the Citizens. Any Discount in Tax cannot be given to anybody or the Tax Amount cannot be concealed through Bribing. Therefore morality develops in both the sides.*

***Q. 27. How will the Monetary Crimes be controlled after implementation of Digital Currency System? Is this System improve the morality of Society?***

*Ans : Inspiration of Money is involved behind Crimes. Most of the Crimes are committed for Money. In most of the cases of Committing Crimes or to provoke committing Crimes, Money is involved in both the cases, e.g. a Murder on contract. There may be many examples, where the people are inspired for doing crimes by offering Money; or the Crimes evolve in the form of Murder, Bloodshed, Dodge & Duplicity, Forgery, Conspiracy, Cheating etc aiming the snatching of Money & Property, which are inspired by Money often in 90% cases. If the Money does not exist physically in the form of Metal Currency or Paper Currency, the hidden transfer of Money is impossible. Crimes cannot be committed without hidden transfer of Money. The Give & Take of Money in*

*physical form does not remain possible for any of the right or wrong purpose, because there is no physical form of Money in Digital Currency System, whereby Wicked Tendency does not get any chance to get developed. Any Transaction in Digital Currency System is done only in recorded form. Therefore, the Criminals have the risk of being arrested because of the written proof of the Transaction of Money given for every work. So, they do not get ready easily for committing Crimes. If anybody makes such a wicked effort, he will be caught very soon and can be punished immediately, because no other proof or witness is required for this. Written Proof of Monetary Transaction plays an important role of supporter in the settlement of all types of Suits in World. It is clear that the Digital Currency System controls also the Criminal Tendency of Human, which helps in moral improvement of people in the Society or Nation.*

***Q. 28. What will be the Constitutional Legal Procedure for implementation of Digital Currency System by the Government?***

*Ans : Functions of Prescribing, Issuing & Operating the Currency are under Finance Ministry of Government. These Monetary Functions are done by the Government mainly through Reserve Bank of India. This is a subject of Monetary Policy. Monetary Policies are formed & implemented time to time by the Finance Ministry. Hence, it is not necessary to put & to pass any Bill in the Parliament for implementation of Digital Currency System. It is not a matter of Legislation, but it is an Administrative & Policy Matter. The Finance Ministry of Government has the right to take immediate decision regarding Policy Matters. The Digital Currency System can be implemented with immediate effect by issuing an ordinance to Reserve Bank of India from the Ministry of Finance. So, this Digital Currency can be implemented in our Nation with immediate effect. Recently, the Government has adopted the policy of operating Plastic Money in place of Paper Note through Reserve Bank of India. Similarly, the policy of Digital Currency in place of Metal Currency, Paper Notes & Plastic Money, can also be adopted immediately. There is no suspicion or hurdle in it. And if the Corruption, Black Money, Fake Currency, Tax Evasion & Other Monetary Crimes are removed certainly by 100% from the Nation, why to late in implementing it ?*

***Q. 29. How will the Digital Currency System function on situation of Electricity Failure, Server Down, Failure of Mobile etc equipments ?***

*Ans : Money Operating Process cannot be impeded by any reason on implementation of Digital Currency System, because the Digital Currency may be operated by two methods- General Accounting Method & Electronic Accounting Method. On failure of Electronic Means for any reason, the*

*Monetary Transactions can be made through General Accounting Method for that time period, and Accounting can be maintained on paper documents for that particular period, and on getting the Electronic Equipments repaired, all the written entries can be updated through Electronic Devices. Hence, any Hindrance or Hurdle in the speed of Digital Currency Operation does not arise in any such emergent situation. The Use of Electronic Devices like Mobile, Computer etc are not needed essentially for the operation of Digital Currency System. At present the methods used for any type of Monetary Transactions may be used, like- Bank Cheque, Bank Draft, Pay Order, Money Order, Credit Card, Debit Card, ATM Card & Written Letters are also possible for all types of transactions through any Personal Bank Account to another Bank Account under Digital Currency System.*

***Q. 30. On implementation of Digital Currency System, will there be any need of declaring the Black Money as National Property by the Government, which is kept hidden in the National or Foreign Banks?***

***Ans :*** *The Problem of Corruption or Black Money is removed completely from any Nation after implementation of Digital Currency System. Hence, the misuse of Money is stopped itself, whereby the Economy gets accelerated. Economic Development & Economic Prosperity itself start to increase in a moving Economy, whereby unnecessary fascination and Tendency of Collection of Money do not arise in the Citizens. And second important thing is that the Money is retained whether by the Government or by the Citizens, the Economy can be developed by both the properties, provided that it is not kept hidden or concealed. Under Digital Currency System, any Money cannot be hidden or concealed because of a Complete Transparent Economy, and nobody feels the requirement to hide or conceal the Money. Therefore, the whole Money & Property is used openly, whether it is owned by General Public or by Government Authorities. Both of those invest their Money openly. The difference between White Money & Black Money gets ended. All the Money after being purified & unified flows directly under Digital Currency System. Any existence of Indirect Black Money does not remain any more. Therefore, the Government having implemented the Digital Currency System should provide the freedom for Accounting of all types of Money & Property to make them Transparent, and should give the permission to all Citizens to get digitalized their hidden & concealed Money & Property openly in their Accounts, which have been acquired in past through Economic Crimes or kept hidden; so that useless property may be proved as useful and may be invested in all types of Enterprises resulting increase of Production and enormous opportunities of employment. So, the Government does not have any special importance of capturing or declaring anyone's Black Money & Black Property etc as National Property,*

*whilst this declaration will create a hindrance in revealing the Black Money or Property openly. People will apply their full talent in hiding their Black Money & Property, so that it might be saved from being captured by the Government. The Money & Property is only the Money & Property, whether it is Governmental or Non-Governmental. It is required that such Money & Property may be proved useful for Public Life.*

***Q. 31. Will the Problem of Pricehike be solved on implementation of Digital Currency System? What will be it's effect on the Prices of Commodities & Services in the Market?***

***Ans :*** *There will be no direct effect on the Prices of Commodities & Services on implementation of Digital Currency System in the Nation, but on implementation of this System, the Government will have the control on Tax Evasion, Black Marketing, Hoarding (Jamakhori), Cheating, Smuggling etc, whereby the Government may get the Taxes in sufficient amount and also the unnatural prices of commodities will be controlled. Hence, the Government will not require to increase the tax on general Commodities & Services, and the increased tax may also be curtailed by the Government. So, there will be a reduction in the Prices of Commodities & Services on reduction of Governmental Revenue, Rent, Tax, Duty, Levy etc, whereby the cheap availability of many Commodities & Services will be possible. Hence, this System will affect the Pricehike indirectly and will play an important role to control it. Another side of controlling Pricehike by this System is that the creation of Black Money will be stopped by this System, which will increase the Purchasing Power of Citizens. Therefore, people will not feel the Pricehike of Commodities & Services. Whilst even cheap things may also be felt costly by the purchaser with his low Purchasing Power. But with sufficient Purchasing Power, the Purchasing of Commodities & Services is felt cheap & inexpensive. Equal & Proper Wealth could not be distributed in the Society because of Black Money. Some people acquire a huge amount of Money and on the other hand the scarcity of Money is arisen. People with scarcity of Money are having low Purchasing Power, so they feel even cheap Commodities & Services costly. The Digital Currency System removes the problem of Black Money completely, and hence the Pricehike is affected indirectly.*

***Q. 32. Will the Monetary Corruption not be possible after implementation of Digital Currency System? Will then the people not use valuable metals etc like Gold & Silver for Corruption & Black Money?***

***Ans :*** *Use of anything for Corruption & Black Money will not be possible at all on implementation of Digital Currency System in the National Economy. Because, it is only possible, when the Currency is in physical form. Nothing*

*can be retained unaccounted or unauthentic without the existence of physical form of Currency. As everything is a matter of purchase & sale in the market, and ownership on the commodities is gained only through purchase & sale in the market. Everything is proposed for Purchase & Sale sometime or other in the market. By going through the Market Process, the Monetary Valuation of that thing is done, and the Price of that thing is paid by Purchaser to Seller. This Process of Purchase & Sale of everything in the Market records the transfer of ownership in written & authentic form. Because the Payment of any Price in Digital Currency System, is possible only by Mutual Monetary Transfer through the Bank Accounts of Seller & Purchaser, hence, it makes all the transactions transparent by recording the ownership of all the things clearly, whereby the Right of Ownership of everything is authentically maintained there.*

*On implementation of Digital Currency System, the Government by providing a time period of one month to all the Citizens (Persons, Institutions & Bodies), can issue an Order that the Citizens should declare their Properties under their Ownership compulsorily in written form. During this given time period, Citizens will get a chance to convert their whole Cash Money in Digital Form by depositing that in their Bank Accounts, and also to declare their whole Materialistic & Subtle Properties in written & recorded form. During this time period, such declarations will be exempted from any Crime, Allegation, Complaint, Suit, Penalty, Punishment, Tax etc of any type. The declarations made during this time period will be taken as the proof of Final Economic Ownership. The declarations made for any unwritten or unauthentic existence of any Cash Money or Materialistic & Subtle Property, if exposed after lapse of this prescribed time period, will be admitted as Punishable Crime, and that must be seized by the Government. On being seized by the Government, those Moneys & Properties will be recorded in Government Account & Ownership. There will not be remaining even a little quantity of unwritten or unauthentic Money or Property after this time period of one month. If any Money or Property would be concealed by any Citizen during this given time period, that Money & Property will be seized by Police on being exposed. If any Property is proposed for sale in the market, that will automatically get recorded in authentic ownership of the Citizens through the written Money Transaction under the Digital Currency System. This declaration of Ownership of Property or Purchase Receipts of the Properties submitted by the Persons, Institutions or Bodies, will be admitted as the authentic proof of Ownership. In the absence of this written proof, any Property could be recorded in Government Account & Ownership by seizing it. This declaration of Property will be the base of further Ownership of all the Money & Property held by any Citizen on the date of Implementation of Digital Currency System. After this date, on every Purchase & Sale, the Receipt of the Property will be taken as the proof of Ownership.*

***Q. 33. In which Nation, the Leaders are Wicked, how can this Monetary Policy be implemented in it's True & Just form ?***

***Ans :*** *In all the Nations of the World, the Leaders are not equally wicked. Today, more than 200 Nations are there in the World. Governments of all these Nations are different and those Governments are having their own sovereignty. Every Sovereign Nation has its own Currency. But at present, the Digital Currency System & Accounting Method in Monetary Practice are not implemented in any of the Nations of the World till now, whereas the Monetary Accounting Method is the only one & pure Currency Operating Method, because with the use of this method any type of Monetary Crime is controlled. This Monetary Accounting Method is completely transparent & authentic, which is completely capable of controlling all types of Monetary Crimes. Every intellect person of the World except Stupid & Wicked People, can well understand it. The Wicked Persons are not more than 1% in the World. But due to unavailability of Education, most of the population of most of the Nations is uneducated or low-educated. This is the basic reason behind their foolishness. Evil-educated persons become wicked. Uneducated or Low-educated Persons become foolish. The Environment of Foolishness & Wickedness get evolved only in the absence of Pure Education & Pure Culture. Out of those, the Wicked People keep implemented the Polluted Monetary Systems & Policies, to make the General Public or Other Foolish People slave, so that General Public could be exploited having been made Poor, Shabby, Helpless. This Crooked Tendency of Wicked People inspires them to exploit others. But now, Level of Education is increasing in Human Society, whereby people are getting mentally developed. Now they are becoming capable of making decisions between Just & Unjust, Right & Wrong, True & False, Good & Bad etc. Hence, the development of the Capacity to understand their Own Interests & Conspiracy of Crooked People too, has started to be enlightened in the Mind of General Public, and the Number of such Persons is increasing in Society. Now the situation of proving Majority of the Positive Minded People in the Public Life has arrived. Therefore, Wickedness of Wicked Persons or Evilness of Evil Persons has started to lose the chances of ruling the Nation or Society. Now the Public Opinion is started itself to be formed in favour of True & Real Just Economy & Economic Policies. The Understanding & Acceptance of Just Policies are increasing in the Society. The Nation gets born from the Society itself. Hence, the Intellect & Emotion of Society are arising in favour of Truthful Justifiability. This Fact has also been proved in favour of Justice, by the Referendum Campaign in 2006 conducted by 'Nyaya Dharm Sabha', Haridwar. Therefore, the Sun of Religion of Justice is about to rise in our Society & Nation.*

***Q. 34. Can Digital Currency System simplify the Present Complex Taxation Policy ? Can it unify all type of Taxes imposed on Public ?***

***Ans :*** In fact, the Single Taxation Policy can only be adopted through Digital Currency System. Without implementing the Digital Currency System in the Nation, the Taxation cannot be connected with the Banks. It is because every Sale & Purchase, Income & Expenditure etc cannot be recorded in the Banks until the Digital Currency System is implemented. In absence of Digital Currency System, the Public will start the Transaction out of the Bank. So, many chances of Tax Evasion will be available there. We should remember that a Just Taxation Policy is the basic need of every Nation. Without Justice, no Nation can survive successfully. To implement the Economic Justice in the Nation, we require a Justifiable Economy, which requires to be Triangular. All the three means of Production are required to be equally treated as Owner of the Production. Labour, Capital, Facility are the three means of Production. Accordingly, the Labourer, the Capitalist and the Government are the Justifiable Owners. This Just Triangular Economy prescribes the 1/3rd portion of every Production is to be treated as the Fundamental Revenue for the FISC. This 1/3rd Ownership of the Government in any National Economy prescribes 1/3rd portion of Gross Domestic Production (GDP). This is the only Justifiable Revenue of Taxation Policy. This Taxation can be imposed at anyone of the two levels- 1. At Workspot, 2. At Bank. If the Taxation is adopted at Workspot, the 1/3rd of GDP will be prescribed for Revenue including Cost & Profit of Production. But, if the Digital Currency System is adopted, the Taxation can be adopted at Bank Level. This may be called as Tax Deduction at Bank (TDB). This may become the easiest way of Taxation, because under the Digital Currency System, Every Income & Expenditure, Every Purchase & Sale, Every Money & Property will itself be on record, because every Transaction of money will go through the Banks. There will not be any Metal Coin or Paper Note under Digital Currency System. Therefore, a Single Taxation Policy may easily be adopted in the form of a Percentage may be 1% or 2% on every transaction of Money in the Banks. This Percentage will be prescribed according to the Tax Amount calculated under Just Triangular Economy i.e. 1/3rd of the GDP. This Single Taxation Policy will unify all the Taxes, named as Sales Tax, Service Tax, Road Tax, Excise Duty, Stamp Duty, Land Revenue, other Fiscal Charges and up to a Common Public Limit of Electricity, Telephone, Water Supply Bills etc.

***Q. 35. Does Nyaya Dharm Sabha believe in Democracy and want to implement these Policies with the help of Public Opinion ?***

***Ans :*** Nyaya Dharm Sabha completely believes in Democracy, even it prescribes ideas to make this Democracy Qualitative. In Qualitative Democracy,

*Eligibility Test is required before proving Public Opinion, and Support for participation in Election Process, only on being proved eligible through the Test. Only the System of Post Allocation according to eligibility, can be a Just Allocation System. Justifiably cannot be proved by ignoring Eligibility. Ineligible Person cannot bear the Burden of the Work successfully. Hence, all the Nations of the World need Qualitative Democracy. Most of the Nations of the World are having Democracy, in which the complete National System formed & Run on the basis of Public Opinion. The meaning of the word 'Public' is Human Society, and the word 'Society' is concerned with all those Citizens, who live in the Nation. Protection of the Interests of every Citizen is the Aim of Democracy. Truth is not proved without Allness. Omnipresence is the definition of Truth. The Characteristic of Public Interest is necessary for Truthful Justifiability. The Democracy prescribed with the Aim of protecting Interests of every Citizen of the Nation, expects for Public Opinion. The establishment of every Economic Policies on the basis of Public Opinion is possible in National Economy of India also because of Democracy. Hence, a Public Referendum Campaign is being run by the **Nyaya Dharm Sabha, Haridwar** since 2006, to establish Just Economy in the Nation. Other Monetary Policies including Just Monetary Liquidizing System are necessary needs of Indian Economy. Hence, to establish all the Economic Policies of the Nation, the support of Public Opinion is being taken. An open Voter Membership is being provided by Nyaya Dharm Sabha, Haridwar through Internet Website. The Citizens of the Nation, who are agree with these Economic or Monetary Policies, they express their clear Vote in favour of Nyaya Dharm Sabha, Haridwar by getting Voter Membership. This Campaign of Voter Membership is a process of Open Voting. Voter Membership Campaign will be conducted by Nyaya Dharm Sabha, Haridwar till achieving the Aim of 51% Vote Collection. Voting more than 50% will prove the Democratic Majority in favour of these Economic Policies published by Nyaya Dharm Sabha, Haridwar. A request will be made to the Government to implement these Policies by submitting this Proved Majority before the Election Commission and the Supreme Court. With the Proved Majority in favour of these Policies, it will also be proved that the National Government is in minority. And if the Government does not agree with this Public Opinion, it will not have any Moral Right to remain in power. In this manner, the Nyaya Dharm Sabha, Haridwar is trying to implement these Policies with the help of Open & Authentic Voting Process. Public Opinion has the top most importance in Democracy. Any Parliament or Government being against the Public Opinion, cannot prove it Moral. Hence, the Public will automatically get the right to replace such an Immoral Government. Risks of Dodge, Duplicity, Conspiracy, Deceit, Booth Capturing etc are involved in Hidden Voting, which does not certify the Real Public*

*Opinion. Therefore, Nyaya Dharm Sabha, Haridwar supports the Purified Democracy by the Open Voting Process, because Confidential Voting System is always suspicious. Open Voting System is better than Suspicious Voting System.*

***Q. 36. What are the steps, which Nyaya Dharm Sabha is taking to implement this Just Monetary Policy ? What is the Background of this Campaign ?***

***Ans :*** *The Campaign for Establishment of True & Real Religion based on Truth, Love, Justice & Goodness respectively for the sake of Person, Family, Society & Creation, was started by us on 25<sup>th</sup> September 1990, from Jabalpur, Madhya Pradesh (India). Previously, the Public Awareness Program was run for about one decade, and for this, many Public Meetings were addressed in different parts of the Country. The Work of improvement of Workers for Religion Establishment Program was also going on during this Period. **Dharm Sansthapak Sangh** was formed on 25th January, 1999. This Campaign of Establishment of Eternal & True Religion based on the prescription given by Ancient Visionary & Modern Scientific Research, has been continued since last 22 years. The General Public started to enter in this True Religion on 01 January 2001. This True & Holy Campaign of establishing Truth, Love, Justice & Goodness prescribed by True Principle, was legally registered on 28th September, 2006 in the form of a Trust, named **Dharm Sansthapak Sangh**. The 'Nyaya Dharm Sabha' is a part of this Trust named '**Dharm Sansthapak Sangh**'. The Aim of formation of Nyaya Dharm Sabha is to establish True & Real Form of Justice in Society & Nation. Justice is the real Religion of Society & Nation. Any Society or Nation cannot remain systematically Educated, Prosperous, Happy & Healthy without Justice. Under the Campaign conducted for establishment of Justice, **Nyaya Dharm Sabha, Haridwar** announced the four Public Rights of getting Education, Employment, Accommodation & Protection on 01 January, 2006. For establishing and for getting Constitutional Status for these four basic Public Rights, a '**Public Referendum Campaign**' was started on 08 January, 2006. Public Referendum work was executed in many parts of the Country including Haridwar by organizing many Teams for this Referendum Campaign by Nyaya Dharm Sabha, Haridwar. This was also a type of Public Opinion Survey. The Clear information evolved authentically from this process that about more than 99% of people are agree with these four Just Public Rights. The Number of People who are not agree with this Prescription of National Justifiability, is negligible. In simple words, the Humanity of Complete World is agree with this Just System, and the whole World may be unified in the form of single Just Universal Nation. In the mean time, on 01 January, 2006 a huge '**Justice Conference**' was organized by Nyaya Dharm Sabha, Haridwar, wherein the presence of General Public along*

with many Intellectuals, Journalists and Saints was appreciable. In this '**Justice Conference**', these four Public Rights were declared, and defining & enlightening the importance of these four Public Rights, the Public was addressed. This discourse was also published in the form of a Booklet by the **Dharm Sansthapak Sangh**. Again on 1st January, 2007, '**Second Justice Conference**' was organized, wherein many reputed Citizens and Saints were present. Many Gentle Persons connected with the **Dharm Sansthapak Sangh** from many parts of the country, participated in the Conference. From January 1999 to December 2010, maximum time was devoted on the prescription of True Books. Again on 1st January, 2011, '**Third Justice Conference**' was organized, wherein many connected people made their presence. In this third Justice Conference, a declaration was made about conducting this Justice Establishment Campaign publically. On 20th March, 2011, a specific meeting was organized, wherein a '**Citizen Membership Campaign**' was started for establishment of Single **Universal Nation** by combining almost more than 200 Nations of the World. A Website of this Universal Nation was also released. A Booklet on the Constitutional Structure of this Universal Nation was also published. To avail the four Public Services of Education, Employment, Accommodation & Protection on the social level, the Education Plan, Enterprise Plan, Village Plan & Health Plan were determined to be executed. For conducting these four Services, under Section-25 of Companies Act 1956, such a Company named '**Satdharm Seva Sansthan**' was established which is aimed to achieve the 9<sup>th</sup> Objective of **Dharm Sansthapak Sangh**, wherein all the four Human Efforts(Purusharth) respectively known as Dharm (Quality), Arth (Wealth), Kaam (Pleasure), Moksha (Health) are referred. The Prescription of the four Human Rights of Quality, Wealth, Pleasure & Health is done by these four Human Efforts. And the four Public Rights of Education, Employment, Accommodation & Protection are prescribed to ascertain the availability of four Human Rights. For the Establishment of these four Human Rights & four Public Rights, a Feesfree School was started by Satdharm Seva Sansthan in 2011, which was named as **Satdharm Vidyalaya**. More than 300 students have taken admissions in this Vidyalaya. The arrangement of Complete Education & Training in this Vidyalaya is being done by the **Sansthan** in accordance with its Economic Condition. A Financial Institution named **Satdharm Financial Service** was started on 10-10-2011 to create Employment to the Public and to remove their other Monetary Problems, and to end the dangerous & Exploiting Tradition of Monetary Interest. This Financial Service has been continuously functioning to provide Interest Free Loan Service to the Public since then. This Interest Free Loan Service is not less than a boon for Human Society. So, both the two efforts of providing Education & Employment have been started by the **Satdharm Seva Sansthan**,

and is running & increasing continuously at present. To produce new opportunities of Employment, the provisions of adopting Co-operative System through Agro Service etc are soon to start. Just Economics was prescribed by us in the year 2009-10, wherein the Just Principles of Economics have been published. The Prescription of Justifiable Form of National Economy has been included in this Book, and the introduction of Justifiable Form of all the five Economic Activities has been prescribed in this Book. For implementing the **Digital Currency System** in the National Economy, which is described under Monetary Policy in the above said Book of Just Economics, a request was made through Registered Letters by Nyaya Dharm Sabha, Haridwar on 15 August, 2012, to the present Prime Minister Mr. Manmohan Singh, and 12 other important persons including Finance Minister, President of India, Reserve Bank Governor, Vice President of Planning Commission, Famous Social Activists Shri Anna Hazare, Shri Kejriwal, Kiran Bedi Ji, Baba Ramdev and RSS Activist Shri Anil Verma, to include this Certain Monetary Method in the National Monetary Policy to end the Corruption, Black Money, Fake Currency, Tax Evasion & other Monetary Crimes by 100%, so that these dangerous Monetary Crimes could be removed, which are spread in the Nation, because almost whole World including India has been suffering from all these five dangerous Monetary Crimes. Due to this reason, Economic Development of the Country is getting blunt. After this, a Booklet about Ind Monetary Policy was published by **Nyaya Dharm Sabha, Haridwar** in October, 2012, to get included this Ind Monetary Policy in the National System. This Booklet is also based on the same Book named '**Just Economics**'. This Booklet is named as **Balanced Monetary Liquidization System**, which prescribes the Just Principle of Monetary Policy concerned with the issuance of Currency, according to which any Physical Property having proved some Market Value, can be liquidized up to the amount equal to its Market Value. Detailed Explanation of this Principle is available in this Booklet, on the basis of which, the National Monetary Policy may be purified and all the possibilities of Economic Development can be achieved within a Short Period. The National Monetary Policy adopting this Balanced Monetary Liquidization System, may be proved as a Boon of God for the Whole National Economy. It is like a Magic Stick, which is fully capable of providing freedom to any Nation from Foreign Loan Crisis, Foreign Investment Crisis, Inland Loan Crisis, Inland Investment Crisis and Other Monetary Crisis. This makes any Nation Monetarily self-dependant and also ascertains its Economic Freedom. After that, a Marvelous Booklet is being published by **Nyaya Dharm Sabha, Haridwar** for Loadless Currency Operation to establish the Justice in National Monetary Policy. It is fully capable of making justifiable the Whole National Monetary Policy by purifying it. All types of Monetary Exploitations are

*removed on adopting this Loadless Currency Operating System. This is an unfailing idea for getting rid of Monetary Exploitation. Any Nation may have the pride of being Civilized by adopting this Monetary Policy. The above mentioned all the three Monetary Policies are very effective to remove the Wild Ruling System from the Nation and to enter into a Good Regime of Justice. To purify the National Monetary Policies, its Justifiability is required. This Just Prescription of Monetary Policies from Nyaya Dharm Sabha, Haridwar is like a Boon of God for all the Nations. After prescribing these Just Monetary Policies, **Nyaya Dharm Sabha** is also making the efforts to establish these Policies. In addition to the Efforts for Prescribing & Establishing these Just Monetary Policies, **Nyaya Dharm Sabha** is also executing the Work of Prescribing & Establishing the Just Form of **Fiscal Policy & Property Policy**, so as to protect the National Justifiability. For maintaining the Justice in National Economy, National Economic Policies are required to be Justifiable.*



## Nyay Dharm Sabha

(A Unit of Dhram Sansthapak Sangh, Registered Trust)

Jagjeetpur, Kankhal,  
Haridwar (Uttarakhand)-249408

Ref : 35/2012-15

Date : 15-08-2012

(Sent through Registered Post)

To,  
Shri Manmohan Singh Ji  
Hon'ble Prime Minister  
Government of India,  
New Delhi.

Subject : Request for launching 'Digital Currency' to remove Corruption, Black Money and Fake Currency in the market.

Respected Sir,

We want to draw your kind attention towards the huge Movements run by some social activists against the Corruption and Black Money. In fact every Citizen as well as the Government has been fed up with the dangerous situation of Corruption and Black Money. Even our Economic System has been badly damaged by these problems. Not only these two problems are dangerous, but also the Fake Currency has become a big problem for our National Economy.

Now we have come to know through the Newspapers that the Government is going to launch the Plastic Currency to face the problem of Fake Currency in the market spread up by some Gangs of Criminals and Terrorists from Inland and Foreign.

These above said three problems of Corruption, Black Money and Fake Currency in our Country are required to be solved at the earliest, if we want the Economic Development of our Country. But these problems are so typical that these can not be solved through the Penal Codes, because Penal Codes can only penalize the Persons, but it can not solve the problems. Gandhi Ji has said that '*Paap se ghrina karo, paapi se nahi*'. So we require the solution of those '**Reasons**' which are responsible for Corruption, Black Money and Fake Currency. Actually the Reason is to be removed, and the Person is not to be penalized. The basic reason of Corruption on the Governmental Posts is the Appointment of Non-Eligible Persons as the eligibility required for the Posts. If the eligible persons can be appointed on the Posts according to the actual required eligibility for the Posts, the problem of Corruption will certainly not arise. But, if it is not possible earliest then a good suggestion is to **Launch the Digital Currency** in our Country. In the present circumstances, this is very much possible and easy to do so. Today we are living in the Electronic Age. Almost every citizen of the Nation is holding the Electronic Mobile Phone. Other than Mobile Phones, the other Electronic Equipments can be installed in every Village to operate the Monetary Transaction, even every shopkeeper may install the required Equipment and it can be made available by the Government at very cheap value.

We, therefore, request you to launch the Digital Currency in place of Paper, Plastic or Metal Currency in our Nation. This Digital Currency will surely solve the Problem of Corruption, Black Money and Fake Currency in the market. Any intelligent Person can understand thoroughly the importance of Digital Money to solve all these three problems. Other than these problems the Digital Currency can benefit us in many fields of life as below :-

1. The Cost of printing of Currencies and Casting of Coins has been very expensive. Many Crores of Rupees are being expended on the Operation of Currency. The Digital Currency can be operated easily without any expense through the Internet and Electronic Equipments.

2. Through the Digital Currency every Transaction of Money will be on Records, whereby the every Transaction can be identified easily. Every Purchase & Sale can be identified. Every Give and Take can be identified. So any Governmental Department like IT, ST, Revenue, Police, CBI or others may investigate and identify the real things to control the theft of Taxes & Revenues.
3. Also we will not require any Lokpal or other Commanding Agency to control the Corruption, Black Money and Fake Currency in the market. Many Locks of Solutions may be opened through a single Key of Digital Currency.
4. It is sure that the 100% Monetary Corruption will be stopped immediately after launching the Digital Currency, and Corruption through other things will also be controlled maximum because every Sale & Purchase of things will be traceable and on record through Digital Currency.
5. Its very clear that the Digital Money can provide a Great Facility and Safety, Security to the Nation and its Economy. The problems of Missing, Destroying, Pick-pocketing, Theft, Deceit, Transporting, Handling, Counting, Storing etc of Money, will also be solved through adopting Digital Currency.

In the present Electronic Age when we are using the Electronic Voting Machines for elections, then why should we not use the Electronic Transaction Machines for Money Transactions. At every place of Transaction, these Machines can be used. Some Banks and Shopkeepers have started to use some Electronic Equipments for their Monetary Transactions. Some Mobile Operators are also providing a few facilities like Payments of Electric Bills, Telephone Bills etc.

We have gone through a news in some Newspapers that a European Country, perhaps Sweden, has declared to launch the Digital Currency. Accordingly we should go to be a Nation of Digital Money, which is very beneficial for us.

Now the Digital Money is very practical thing in the present scenario. This can stop these Blind and Meaningless Movements run by some people, which are itself become big problems for the Country. Therefore, please take this letter not as a suggestion, but as a request to launch the Digital Currency at the earliest in the Country to solve the problems and fast Development of Economy of the Nation, and to stop the Movements against Government.

Please also give the response of this letter explaining your views and being taken steps on the subject.

Thanking you in anticipation!

Yours faithfully!

(Arvind 'Ankur')  
**Nyay Dharm Sabha,**  
**Haridwar.**

CC :

1. **Shri Pranav Mukharjee**, Hon'ble President of India.
2. **Shri P Chidambaram**, Hon'ble Finance Minister of India.
3. **Shri D Subbarao**, Hon'ble Governor of Reserve Bank of India.
4. **Shri Montak Singh Ahluwalia**, Vice President of Planning Commission.
5. **Smt. Sonia Gandhi**, President Indian National Congress, India.
6. **Shri Nitin Gadkari**, President Bhartiya Janta Party, India.
7. **Shri Anna Hazare**, Social Activist, Ralegan Siddhi, Ambedkarnagar (Maharashtra).
8. **Shri Arvind Kejriwal**, Social Activist, India Against Corruption, Ghaziabad.
9. **Ms. Kiran Bedi**, Social Activist, India Against Corruption, Ghaziabad.
10. **Shri Manish Sisodia**, Social Activist, India Against Corruption, Ghaziabad.
11. **Baba Ramdev**, Patanjali Yogpeeth, Haridwar.
12. **Shri Anil Verma**, CA & Social Activist, Haridwar.



राष्ट्र में 'डिजिटल करेंसी' के प्रचालन द्वारा भ्रष्टाचार, कालाधन, नकलीमुद्रा, टैक्सचोरी एवं अन्य मौद्रिक समस्याओं के पूर्ण समाधान पर सेमिनार एवं पत्रकारवार्ता का आयोजन  
दिनांक : 23 सितम्बर, 2012

आयोजक : न्याय धर्म सभा, जगजीतपुर, कनखल, हरिद्वार (उत्तराखण्ड)- 249408

### सेमिनार एवं प्रेस कांफ्रेंस का आयोजन

अध्यक्षता एवं प्रबोधन	: श्री अरविन्द (अंकुर), संस्थापक- 'न्याय धर्म सभा, हरिद्वार.
सभा में उपस्थिति	: पत्रकार वर्ग एवं संस्था के स्थानीय सदस्य.
आयोजक	: न्याय धर्म सभा.
स्थान	: जगजीतपुर, कनखल, हरिद्वार.
दिनांक	: 23-09-2012
समय	: अपराह्न 04 बजे से 06 बजे तक.
विषय	: राष्ट्रीय अर्थव्यवस्था में आंकिक मुद्रा (Digital Currency) प्रणाली का अवलम्बन.
उद्देश्य	: भ्रष्टाचार, कालाधन, नकलीमुद्रा, टैक्सचोरी आदि चारों समस्याओं तथा अन्य मौद्रिक अपराधों की सम्पूर्ण एवं सुनिश्चित समाप्ति.
विशेष प्रयास	: प्रधानमन्त्री, वित्तमन्त्री, राष्ट्रपति एवं महत्त्वपूर्ण 12 व्यक्तियों जैसे- अन्ना हजारे, बाबा रामदेव, अरविन्द केजरीवाल, मनीष सिंसोदिया, संजय सिंह, किरन बेदी आदि को 'न्याय धर्म सभा' की ओर से रजिस्टर्ड डाक द्वारा 15-08-2012 को पत्र भेजकर आंकिक मुद्रा प्रणाली लागू करने का निवेदन किया गया।
स्रोत	: न्यायशील अर्थशास्त्र (लेखक : श्री अरविन्द 'अंकुर')

### प्रेस विज्ञप्ति

आज दिनांक 23-09-2012 दिन रविवार को अपराह्न 4 बजे से 6 बजे तक न्यायधर्मसभा, जगजीतपुर, हरिद्वार के द्वारा एक विशेष 'सेमिनार एवं प्रेस कांफ्रेंस' का आयोजन किया गया, जिसका विषय था- 'राष्ट्रीय अर्थव्यवस्था में आंकिक मुद्रा प्रणाली (Digital Currency System) का अवलम्बन'। इस सेमिनार एवं प्रेस कांफ्रेंस में इलेक्ट्रॉनिक एवं प्रिन्ट मीडिया के विविध पत्रकार एवं संस्था के स्थानीय सदस्य उपस्थित हुए। इस सेमिनार एवं प्रेस कांफ्रेंस की अध्यक्षता एवं प्रबोधन न्यायधर्मसभा, हरिद्वार के संस्थापक एवं मार्गदर्शक श्री अरविन्द 'अंकुर' के द्वारा किया गया। सेमिनार एवं प्रेस कांफ्रेंस में उपस्थित सज्जनों को सम्बोधित करते हुए श्री अरविन्द 'अंकुर' ने कहा कि राष्ट्रीय अर्थव्यवस्था में आंकिक मुद्रा प्रणाली अपनाए जाने से वर्तमान सामाजिक एवं राष्ट्रीय व्यवस्था में व्याप्त भयंकर भ्रष्टाचार, कालाधन, नकलीमुद्रा, टैक्सचोरी आदि चारों प्रत्यक्ष समस्याओं तथा अन्य अप्रत्यक्ष मौद्रिक अपराधों की सम्पूर्ण एवं सुनिश्चित समाप्ति स्वतः हो जाएगी और इसके लिए किसी लोकपाल, सीबीआई अथवा किसी अन्य जाँच एजेंसी की आवश्यकता नहीं रह जाएगी। अतः वर्तमान भारतीय राजनीतिक परिदृश्य में भ्रष्टाचार एवं कालेधन का उन्मूलन करने के लिए चल रहे राष्ट्रव्यापी आन्दोलनों एवं उनके संचालकों श्री अन्ना जी, केजरीवाल जी, बाबा रामदेव जी आदि के द्वारा लोकपाल विधेयक बनाने एवं कालेधन को समाप्त करनेवाली नीतियों को अपनाने आदि अनावश्यक मार्गें स्वतः समाप्त हो जाएँगी। विगत दो वर्षों से राष्ट्र में इन आन्दोलनों के कारण भारी अस्त-व्यस्तता एवं कोहराम मचा हुआ है, लेकिन इसका कहीं कोई परिणाम आता हुआ किसी को दिखाई नहीं देता। वास्तव में केवल भ्रष्टाचार एवं कालाधन ही नहीं, बल्कि नकलीमुद्रा, टैक्सचोरी एवं अन्य मौद्रिक अपराध भी किसी राष्ट्र के लिए सदैव हानिकारक हैं। इन सभी मौद्रिक समस्याओं अथवा अपराधों की समाप्ति यदि मौद्रिक नीति में एक साधारण सा परिवर्तन करके संभव है, तो इसके लिए किसी लोकपाल विधेयक अथवा सीबीआई की बहुखर्ची जाँचों एवं अन्य दण्डविधानों की आवश्यकता कहाँ है? सख्त से सख्त लोकपाल और कड़ी से कड़ी सजा के प्रावधान और सीबीआई जैसी जाँचसंस्थाओं की अतिसूक्ष्म जाँचों के द्वारा भी इन मौद्रिक अपराधों को रोका नहीं जा सकता। वास्तव में हमें अपनी राष्ट्रीय अर्थव्यवस्था में ऐसी मौद्रिकनीति अपनाने की आवश्यकता है, जो इन समस्त मौद्रिक अपराधों को मौलिक रूप से समाप्त करती है और ऐसी क्षमता केवल 'आंकिक मुद्रा प्रणाली' में सन्निहित है। बोफोर्स तोप दलाली केस में 60 करोड़ के भ्रष्टाचार की जाँच पर 240 करोड़ का खर्च आने तथा लगभग दो दशक का समय लगने पर कोर्ट ने इस सीबीआई जाँच को तुरन्त बन्द करके केस को समाप्त करने का निर्णय दिया। स्पष्ट है कि भ्रष्टाचार नियन्त्रण के ऐसे उपायों से भ्रष्टाचार समाप्त नहीं होगा, बल्कि वह कई गुना अधिक बढ़ जाएगा। अतः हमें ऐसी व्यवस्था अपनाने की आवश्यकता है, जिसमें भ्रष्टाचार, कालाधन, नकलीमुद्रा, टैक्सचोरी आदि मौद्रिक अपराधों को उभरने का अवसर ही नहीं मिलता। चोर को पकड़ने एवं

दण्डित करने वाले विधेयकों अथवा व्यवस्थाओं के स्थान पर चोरी को समाप्त करनेवाली व्यवस्था अपनाने की आवश्यकता महात्मा गांधी कहते थे- पाप से घृणा करो, पापी से नहीं। अर्थात् चोरी को पकड़ो, चोर को नहीं। मनुष्यों को पकड़ने, मारने, दण्डित करने से समाज का उत्थान नहीं हो सकता, बल्कि मानवता का नाश होता है। मनुष्यों के लिए एक ऐसी राष्ट्रीय व्यवस्था आवश्यकता होती है, जिसमें मानवजीवन सुखपूर्वक फल-फूल सके। व्यवस्था के दोष को व्यक्तियों पर मढ़कर उन्हें भौतिक-भौतिक प्रताड़नाएँ देना अथवा जेलों में दूँसना अमानवीय है। मनुष्यों को एक सुव्यवस्थित समाज एवं सुराष्ट्र की आवश्यकता है। एक न्यायशील व्यवस्था ही व्यक्तियों को सुन्दर जीवन दे सकती है। न्यायशील सुयोग्य मौद्रिक नीति अपनानेवाली अर्थव्यवस्था भ्रष्टाचार, कालाधन, नकलीमुद्रा, टैक्सचोरी जैसे अपराध घटित होने की कोई संभावना या अवसर ही उत्पन्न नहीं होते, व्यक्तियों पर दोषारोपण क्यों? यदि व्यवस्था को शुद्ध करके किसी समस्या का सम्पूर्ण समाधान संभव है, तो व्यक्तियों को त्रास कभी न्यायसंगत नहीं हो सकता।

आंकिक मुद्रा प्रणाली के प्रयोग और महत्त्व पर प्रकाश डालते हुए हमारे संगठन के मार्गदर्शक गुरु जी श्री अरवि 'अंकुर' ने कहा कि यह एक मौद्रिक लेखांकन पद्धति है, जिसके अन्तर्गत सभी मौद्रिक व्यवहार अथवा लेन-देन लिखित में बैंकों अथवा सरकारी अधिकोषालय के माध्यम से किए जाते हैं। यह लेखांकन पद्धति दो प्रकार की हो सकती है- सामान्य लेखांकन पद्धति एवं इलेक्ट्रॉनिक लेखांकन पद्धति। इनमें से सामान्य लेखांकन पद्धति के अन्तर्गत सभी मौद्रिक लेन-देन बैंकचेक, बैंकड्राफ्ट, डेबिटकार्ड, क्रेडिटकार्ड, ग्रीनकार्ड आदि के माध्यम से किए जाते हैं। किन्तु रु.100/- के सामान्य लेन-देन के लिए स्थूल मुद्रा भी प्रचालित की जा सकती है। इससे बाजार के छोटे-छोटे लेन-देन सरलता से हो जाते हैं, तथा बड़े-बड़े मौद्रिक लेन-देन लिखित रूप से बैंकों के माध्यम से किए जाते हैं। बड़े-बड़े कागजी नोट ही मौद्रिक भ्रष्टाचार, कालाधन, नकलीमुद्रा, टैक्सचोरी एवं अन्य मौद्रिक अपराधों को जन्म देते हैं। अतः बड़े मौद्रिक लेन-देन के लिए सामान्य लेखांकन पद्धति अपनाकर 99% मौद्रिक अपराध नियन्त्रित किए जा सकते हैं। किन्तु इलेक्ट्रॉनिक लेखांकन पद्धति के अन्तर्गत एक-एक पैसे तक का मौद्रिक लेन-देन इलेक्ट्रॉनिक उपकरणों जैसे- कम्प्यूटर, मोबाइल, टैब, आईपाड एवं अन्य साधारण सस्ती डिवाइसों के माध्यम से बड़ी सरलतापूर्वक सम्पन्न किए जा सकते हैं। इलेक्ट्रॉनिक लेखांकन पद्धति अपनाने पर विभिन्न प्रकार की स्थूल मुद्रा चलाने की आवश्यकता नहीं होती।

यदि भौतिक प्रयासों से सरकार इसे लागू करने को तैयार नहीं होती, तो भी निकट भविष्य में इसे दैविक प्रेरण द्वारा लागू करना ही पड़ेगा, क्योंकि संसार में प्राकृतिक प्रवाह आज ऐसी परिस्थितियाँ उत्पन्न कर चुका है कि यह आंकिक मुद्राप्रणाली आगे आनेवाले कुछ वर्षों में सभी राष्ट्रों में स्वतः लागू हो जाएगी। अतः ये लोकपाल, सीबीआई अथवा उच्च न्यायालय एवं जज एजेन्सियों एवं दण्डविधानों की कोई आवश्यकता नहीं रह जाएगी, क्योंकि इस आंकिक मुद्राप्रणाली के प्रभाव से मौद्रिक भ्रष्टाचार, कालाधन, नकलीमुद्रा, टैक्सचोरी तथा अन्य मौद्रिक अपराधों का स्वतः समापन हो जाएगा।

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**न्याय धर्म सभा**

जगजीतपुर, कनखल, हरिद्वार

मोबाइल : 09319360554

**संलग्नक :**

भ्रष्टाचार, कालाधन, नकलीमुद्रा, टैक्सचोरी एवं अन्य मौद्रिक अपराधों के नियन्त्रण हेतु आंकिक मुद्राप्रणाली अपनाकर जाने हेतु प्रधानमन्त्री सहित 12 अन्य महत्त्वपूर्ण पदाधिकारियों एवं व्यक्तियों को लिखे गये पत्र की प्रतिलिपि

# दैनिक जागरण (24-09-2012)

## राष्ट्रीय सहारा (24-09-2012)

मनोचा, नरेश शर्मा, अनिल शर्मा, राजपूत आदि रहे।

**रा की तैयारियां**

मोर्थागरी की प्राचीन कमेटी के तत्वावधान में वाली मर्यादा पुरुषोत्तम राम की राम की लीलाओं के थारियां जहां जोर-शोर से चल कमेटी के अध्यक्ष राममूर्ति या कि रामलीला कमेटी में मूर्ति भट्ट अध्यक्ष गंगा शरण निदेशन में 9 अक्टूबर को एवं ध्वजारोहण के साथ प्रारम्भ रामलीला की तैयारियां सभी हयोग से की जा रही है।

**मैके का कार्यक्रम**

र को

स्पीक मैके कार्यक्रम का मंगलवार को भेल के कम्प्यूटर न्या जाएगा। कार्यक्रम में कला क्ति की ओर आत्मिक संतुष्टि ते की प्रस्तुति की जायेगी।

### न्याय धर्मसभा ने की सेमिनार आयोजित

हरिद्वार। न्याय धर्म सभा द्वारा जगजीतपुर में एक विशेष सेमिनार आयोजित की गई। सेमिनार में राष्ट्रीय अर्थव्यवस्था में आंकिक मुद्रा प्रणाली का अवलम्बन पर विचार विमर्श हुआ।

सेमिनार की अध्यक्षता करते हुए न्याय धर्म सभा के संस्थापक अरविन्द अंकुर ने कहा कि राष्ट्रीय अर्थव्यवस्था में आंकिक मुद्रा प्रणाली अपनाए जाने से वर्तमान सामाजिक एवं राष्ट्रीय व्यवस्था में व्याप्त भयंकर भ्रष्टाचार, कालाधन, नकली मुद्रा, टैक्सचोरी आदि प्रत्यक्ष समस्याओं तथा अन्य अप्रत्यक्ष मौद्रिक अपराधों की सम्पूर्ण एवं सुनिश्चित समाप्ति स्वतः हो जाएगी और इसके लिए लोकपाल, सीबीआई अथवा किसी अन्य जांच एजेन्सी की आवश्यकता नहीं रह जायेगी।

उन्होंने कहा कि वर्तमान भारतीय राजनैतिक परिदृश्य में भ्रष्टाचार एवं कालेधन का उन्मूलन करने के लिए चल रहे राष्ट्रव्यापी आन्दोलनों एवं उनके संचालकों द्वारा लोकपाल विधेयक बनाने एवं कालेधन को समाप्त करने वाली नीतियों को अपनाने आदि अनावश्यक मांगे स्वतः समाप्त हो जाएंगी।

धींगरा, अमर कुमार, विपिन गुप्ता, जगदीश सतीश भाटिया, वि नजाकत अली, राजे उपस्थित रहे।

**देसं विवि**

**ने कि**

हरिद्वार। देव संस्व आयोजित रक्तदान प्रतिकुलपति डा. चि किया। छात्रों ने रक्त इस अवसर परिवार समाज की सर्वश्रेष्ठ योगदान दे सुखदेव शर्मा ने उत्साहवर्धन किया अरुणेश पाण्डेय ने ब यूनित रक्त एकत्र हु इसको निशुल्क के लिए डा. आरके डा. केसी जोशी अ रमन, डा. मोनिका उमाकांत आदि का

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**नकल**

जो मंगा  
अर्थव्यवस्था  
अवलम्बन' कि  
किया गया। इ  
केवल काला  
बल्कि नक  
अर्थव्यवस्था  
न्यायधर्म  
कार्यक्रम में  
काला धन  
सालों से चल  
अस्त-व्यस्त  
आंदोलनों क  
नहीं दिख रहे

# हिन्दुस्तान (24-09-2012)



पुलिस अधिकारी • हिन्दुस्तान

मुग्ध कर दिया। वरदेश्वर महादेव र में एसपी सिटी केएल शाह ने पूजा ना कर गणपति की वंदना की। इस सर पर राजीव शर्मा, योगेंद्र कुमार, अरोड़ा, राकेश वर्मा मौजूद थे। रेलवे स्टेशन के सामने निर्मल सराय जे पंडाल में पूर्व विधायक अंबरीष डा. संजय सेठ ने भागलिया। दोपहर बेंडबाजों के साथ शोभायात्रा गलकर हरकी पैड़ी पर गणपति की गंगा में विसर्जित की। सनातन पीठ के तत्वावधान में भेल शिव र में भगवान गणेश की कथा का गोजन किया गया। गुरुकुल कांगड़ी के छात्रों ने भगवान गणेश की मा प्रेमनगर आश्रम घाट पर गंगा में र्जित कर ज्ञान और बुद्धि के राजा को किया। छात्र ढोल नगाडों के साथ र गुलाल उडाते हुए शोभायात्रा में ल हुए। इस दौरान सिमरनजीत सिंह, ठाकुर, अमरदीप चौधरी, तनुज षित, रविशंकर मिश्रा, हिमांशु, दीप, विक्रान्त मौजूद थे।

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## जॉजी लैब

हरिद्वार (उत्तराखण्ड)  
332-277474

गुप्ता  
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अनुसार यज्ञ करना हमारी धार्मिक परंपरा है। विप्रजन वैदिक मंत्रों के उच्चारण से देवताओं का आह्वान करते हैं। महंत मोहन दास ने बताया कि सोमवार को

और संतों द्वारा भगवान महाराज की पूजा अर्चना महंत और श्रद्धालु भक्त श्रीचंद्र महाराज को श्रद्धासुम

## देश में हो आंकिक मुद्रा का प्रचलन

हरिद्वार। न्यायधर्म सभा जगजीतपुर की धर से राष्ट्रीय अर्थव्यवस्था में आंकिक मुद्रा के विषय पर कार्यशाला का आयोजन हुआ। इस दौरान अनेक वक्ताओं ने अपने विचार रखे।

न्याय धर्मसभा जगजीतपुर कनखल की ओर से रविवार को एक कार्यशाला आयोजित हुई। वक्ताओं ने इस दौरान अपने विचार रखे। सेमीनार की अध्यक्षता करते हुए न्यायधर्म सभा के अरविंद अंकुर ने कहा कि राष्ट्रीय अर्थव्यवस्था में आंकिक मुद्रा अपनाए जाने से वर्तमान सामाजिक एवं राष्ट्रीय व्यवस्था में व्याप्त भ्रष्टाचार, कालाधन, नकलीमुद्रा, टैक्सचोरी जैसी प्रत्यक्ष समस्याएं समाप्त हो जाएंगी। इस दौरान संस्था की ओर से उक्त विषय के बारे में प्रधानमंत्री, वित्त मंत्री, राष्ट्रपति, अन्ना हजारे व उनकी टीम के कार्यकर्ताओं किरन बेदी, अरविंद केजरीवाल, मनीष सिंसोदिया, बाबा रामदेव को भी पत्र लिखने का निर्णय लिया गया।

## विजिलेंस हरकत

हरिद्वार। हमारे संवाददाता

शनिवार को विजिलेंस की स नगर निगम हरकत में आ 2004 के अर्द्धकुंभ में हु कार्यों से जुड़ी फाइलों को का काम युद्ध स्तर पर शुरू दिया गया है। अभी तक मि चुकी फाइलों की सूची विजिलेंस को भेज दी गई अधिकारी रविवार के दिन भ के सम्बंध में वार्तालाप कर

अर्द्धकुंभ के दौरान नगर शहर की गलियों में सड़क इत्यादि निर्माण कराए थे। शासन से वर्ष 2003 में करोड़ का बजट नगर पालि हुआ था। निर्माण कार्यों के पैमाने पर धर्मराशि के दुरुपयो

हिन्दुस्तान 24 September 2012

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DPSS.CO.PD.No.950 / 02.12.004 / 2012-13

Decem

Nyay Dharm Sabha  
Jagjeetpur, Kankhal  
Haridwar  
Uttarakhand – 249 408

Dear Sir,

**Request for launching "Digital Currency" to remove Corruption, Black Money and Fake Currency in the market**

Please refer to your letter dated August 15, 2012 addressed to the Prime Minister on the captioned subject.

2. We appreciate your concern regarding corruption, black money and fake currency in the market. We also welcome your suggestion on launching Digital Currency and electronic transaction machines to move towards a cashless society. In this regard, we are responding as under:

- a) It has been endeavor of Reserve Bank to move towards paper less transactions (electronic transactions, card based transactions, mobile based transactions) in line with the aim to move towards a less cash society as envisaged in Payment System Vision in India – Vision 2012-15 document.
- b) Towards achieving above goal, a lot of efforts have been made. In the retail segment, RBI has been taking steps to promote the use of debit card, credit cards, prepaid cards. Electronic payment systems are being improved on a continuous basis to make them user friendly to enhance their acceptability among general public. Various measures promote use of alternate channel for purchase of goods and services. You may find more details on this on our website.
- c) Additionally, National Payments Corporation of India (NPCI) has been given the mandate to launch of Interbank Mobile Payment Service (IMPS) & RuPay Card, with a view to promote cash less transactions.

3. However, launch of Digital Currency with universal acceptability is a futuristic concept and needs more deliberation as financial literacy is still low and a lot needs to be done.

Yours faithfully,



Gmail - Digital Currency System/ Bank to bank Payment.

file:///C:



Nyaya Dharm Sabha

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**Digital Currency System/ Bank to bank Payment**

1 message

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**B V J Andolan** <bvjrategan@gmail.com>  
To: nyayadharmSabha@gmail.com

To

**Dear Shri Arvind Ankur**

I have received your letter dated 29th Dec, 2012. Due to increase in cash payment, my reply is delayed.

I agree that cash payment is big source of corruption & **Digital Currency System/ bank to bank payment**

will be effective step to put control on it.

Thanks for your letter.

Sincerely yours

s/d

**(ANNA HAZARE)**

AG R/S

--

Bhrashtachar Virodhi Jan Andolan  
A/p-Ralegaon Siddhi,  
Tal-Parner, Dist-Ahmednagar  
Maharashtra  
pin414302  
Phone no-02488-240010



प्रधान मंत्री कार्यालय  
Prime Minister's Office

नई दिल्ली - 110101  
New Delhi - 110101

Sub: LETTER OF Sh. ARVIND ANKUR  
NYAYA DHARAM SABHA, JAGJEETPUR, KANKHAL, HARIDWAR,  
UTTARKHAND

A letter dated 27-07-2013 received in this office from Sh. ARVIND ANKUR is  
forwarded herewith for action as appropriate.

[PAVAN MALVIYA]  
SECTION OFFICER

SECRETARY, D/O ECONOMIC AFFAIRS, M/O FINANCE

PMO ID No.10/3/2013-PMP1/76270 dated 22-08-2013

Copy for information to:

Sh. ARVIND ANKUR  
NYAYA DHARAM SABHA,  
JAGJEETPUR, KANKHAL, HARIDWAR,  
UTTARKHAND

[PAVAN MALVIYA]  
SECTION OFFICER

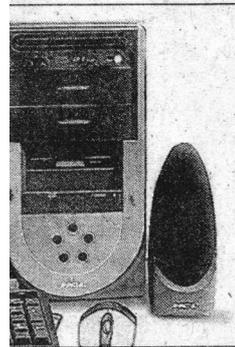


ट्रेक्ट करने पर 16 जीबी मेमोरी फोन की कीमत 99 डॉलर और गैडल की कीमत 199 डॉलर फोन के जरिये कंपनी को चीन शों के सस्ते स्मार्टफोन बाजार में

है। ऐसे में विभिन्न शुल्कों सहित इसकी कीमत ज्यादा रहेगी। कंपनी ने अपना नया ऑपरेटिंग सिस्टम आइओएस 7 लांच करने की भी घोषणा की है। 18 सितंबर से इसे मुफ्त डाउनलोड किया जा सकेगा।

साल का मंडार मायूस पास 57.5 मेगावाट क प्लांट है। अल्ट्राटेक के चेयर बिड़ला ने इस सौदे अधिग्रहण से कंपनी व

## टाउनशिप



गक बुनियादी ढांचा विकसित (क्षय है)। इसके तहत ही दिल्ली ट कॉरिडोर स्थापित किया जा सात राज्यों से होकर गुजरने वाले इस कॉरिडोर की कुल लंबाई 1483 किलोमीटर होगी। जापान इस के कॉरिडोर के निर्माण में 4.5 अरब डॉलर की मदद कर रहा है।

## विदेशी बैंकों में भी गरीबों का जीरो बैलेंस खाता रिजर्व बैंक का स्पष्टीकरण

मुंबई, प्रेड : कमजोर तबके के लोग भी विदेशी बैंकों की भारतीय शाखाओं में जीरो बैलेंस खाता खोल सकते हैं उन्हें भी इस खाते पर मुफ्त एटीएम कम डेबिट कार्ड की सुविधा देनी होगी। रिजर्व बैंक ने स्पष्ट किया है कि बेसिक सेविंग्स बैंक



डिपॉजिट अकाउंट (बीएसबीडीए) के दिशानिर्देश भारत में काम कर रहे सभी घरेलू और विदेशी वाणिज्यिक बैंकों पर लागू होते हैं। देश में फिलहाल एचएसबीसी, सिटीबैंक और स्टैंडर्ड चार्टर्ड जैसे 43 विदेशी बैंक काम कर रहे हैं। इन बैंकों के खाताधारकों को अपने खाते में मोटी रकम अनिवार्य रूप से रखनी होती है। रिजर्व बैंक ने कहा है कि इन बैंकों में खाता खोलने के लिए गरीबों को शुरुआती रकम रखने की कोई जरूरत नहीं है। सामान्य खाताधारकों की तरह ऐसे खाताधारकों को भी एटीएम कार्ड, चेकबुक जैसी सभी सुविधाएं देना उनके लिए अनिवार्य है। साथ ही इन बैंकों को सलाह दी है कि वे बीएसबीडीए के लिए उम्र और आमदनी जैसी कोई पाबंदी न लगाएं। हालांकि, केंद्रीय बैंक ने यह भी कहा है कि ये खाताधारक उस बैंक में कोई दूसरा बचत खाता नहीं खोल सकेंगे। अगर उस बैंक में पहले से उनका कोई बचत खाता है तो बीएसबीडीए की सुविधा लेने के

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टाइफस के बढ़ते मामले वास्वथ्य विभाग ने सतर्कता इडीएसपी टीम डेंगू की सरत है। प्रभावित क्षेत्रों में छड़काव के साथ ही लोगों

जिला संक्रामक रोग अधिकारी हरिद्वार

को इन बीमारियों को लेकर सतर्क किया जा रहा है।

(शिवमूर्ति गली), ज्वाला कनखल, भेल, शिवालय आदि

## फिर तेल कंपनियों में 225 करोड़ की कर चोरी पकड़ी

पेध



द गिरि हुआ म

ना अखाड़ा ने का नया नाम गिरि दिया है। एक वर्ग राधे मां बहाली को लेकर है। डलाहाबाद कुंभ (सी) में हुई डा का बैठक में राधे बहाल करने के मुहर लगाई गई। डलेश्वर पद पर बहाली म से संबोधित किया

ने पर बिहार के दौरे अंतर्राष्ट्रीय संरक्षक छ भी टिप्पणी करने

खाद्य तेल का व्यापार करने वाली हरिद्वार-रुड़की की छह कंपनियों पर छापा मारा, सभी जरूरी दस्तावेज कब्जे में लिए

जागरण संवाददाता, हरिद्वार: वाणिज्य कर विभाग की स्पेशल इन्वेस्टिगेशन ब्रांच (एसआइबी) ने हरिद्वार-रुड़की की 6 खाद्य तेल कंपनियों पर छापा मार 225 करोड़ की कर चोरी पकड़ी। छापामार कार्रवाई के दौरान विभाग ने संबंधित तेल कंपनियों के स्टॉक, व्यापार और खाता लेखा संबंधी दस्तावेज अपने कब्जे में ले लिए हैं।

विभाग इन तेल कंपनियों पर पिछले चार महीनों से निगाह रखे हुए था। इन कंपनियों ने राजस्थान और मध्य प्रदेश से मंगाए माल की विभाग को कोई जानकारी नहीं दी और उत्पादन व व्यापार करते रहे।

वाणिज्य कर आयुक्त श्रीमति सौजन्या के निर्देशन पर ज्वाइंट कमिश्नर एसआइबी बीएस नांग्याल की अगुआई में विभाग की ओर से मारे छापे में रुड़की और हरिद्वार की तीन-तीन खाद्य तेल कंपनियों पर छापा मार इस चोरी को पकड़ा। विभाग को काफी

समय से इन खाद्य तेल कंपनियों के खिलाफ बड़े पैमाने पर कर चोरी किए जाने की शिकायत मिली थी। विभागीय सूत्रों ने बताया कि प्रारंभिक जांच में विभाग ने इन कंपनियों के रिकार्ड पर निगाह रखी तो उन्हें चोरी का पता चला।

इसके बाद विभाग ने इन कंपनियों के व्यापार पर निगाह रखनी शुरू कर दी। बुधवार को पूरी योजना और तैयारी के साथ विभागीय अधिकारियों ज्वाइंट कमिश्नर बीएस नांग्याल, डिप्टी कमिश्नर हरिद्वार मोहम्मद शाहाब और असिस्टेंट कमिश्नर सुरेश कुमार के नेतृत्व में विभाग की टीम ने इन कंपनियों पर छापा मारा और सभी जरूरी दस्तावेज अपने कब्जे में ले लिए। प्रथमदृष्टया ये मामला 225 करोड़ की कर चोरी का नजर आया है। कंपनियों ने अपना टर्न ओवर डिक्लेयर नहीं किया था।

अब विभाग संबंधित कंपनियों से टैक्स वसूली के साथ-साथ अर्थदंड भी वसूलने की तैयारी में। यही वजह है विभाग ने पकड़ी गई कंपनियों के नामों का अभी खुलासा नहीं किया है। माना जा रहा है कि विभाग इन कंपनियों के खिलाफ सख्त कार्रवाई के मूड में है।

12 सितम्बर 2013

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# न्याय धर्म सभा

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संदर्भ : 20/NDS/2013.....

दिनांक : 23-06-2013..

To,  
Shri Subhash Chand  
Assistant General Manager,  
Reserve Bank of India,  
New Delhi.

Subject : Launching 'Digital Currency System' to remove Corruption, Black Money, Fake Currency, Tax Stealing & Other Monetary Crimes in the Nation.

Reference : Your Letter No. DPSS.CO.PD.No.950/02.12.004/2012-13 dtd 13-12-2012.

Respected Sir,

We had received your above referred letter on 01-01-2013, regarding the implementation of 'Digital Currency System' in the Nation. We thank you for your reply. We are please to know your views on the Subject. In your Letter, you had appreciated our efforts and Campaign to establish the 'Digital Currency System' in the Nation. You have also welcome our suggestion of installing the 'Money Transaction Machines' in the Shops, Banks, Offices etc, where the Money Transactions are being operated.

We thank you for your efforts & initiative to deploy the 'Electronic Money Transaction Machines' at every shop in Chhattisgarh [a copy of Newspaper Cutting is enclosed about 'Ab Chillar Ki Samasya Ka Hoga Samadhan', Bhalai-Durg, Patrika dated 31-01-2013]. We also request to please enhance this process to deploy the Transaction Machines in every State of Nation. If the Money Transaction will be started everywhere in the country then the Currency will be digitalized itself, because nobody will accept the Metal & Paper Currencies in the Nation due to it's inconvenient process.

**Due to Metal & Paper Currency, the following severe Monetary Crimes are being found in Society & Nation :**

- 1) The Corruption is at the peak level in the Government & Private Sectors. Bribing in the form of Notes is being applied everywhere in Official & Non-official workings. Even in elections, the Voting is being influenced badly thereby.
- 2) The Black Money is being hugely stored by the Corrupt Persons & Thieves. A large amount of money becomes unuseful, which effects badly the Economic Development of Nation. The Graph of Development of National Economy getting down day by day (from 9% to 5% at present), as the Corruption & Black Money are getting increased quickly, which leads the future of Nation to darkness.
- 3) The Antisocial & Antinational Elements have circulated the Fake Currency (Paper Money) in the Market. The Police is wrongly harassing the persons possessing the Fake Notes unknowingly instead of catching culprits. These Fake Currencies are badly destroying the National Economy. It is very clear that after applying the 'Digital Currency System' these Fake Notes can not be circulated by anybody in the Market.

संवादाः : www.nyayadharmasabha.org ईमेल : nyayadharmasabha@gmail.com, info@nyayadharmasabha.org

- 4) The Tax Stealing is going on in a large scale in the Nation, which creates the Fiscal Scarcity for the Government. At every level the Taxes are not assessed and paid properly in its real form, because there is no transparency in Transactions, Sales & Purchases, Incomes & Expenditures of the Taxpayers. If **Digital Currency System** is implemented, the whole transactions will itself become transparent and self-explanatory to assess & recover the taxes properly.
- 5) Many other Monetary Crimes are also existing in the Nation due to Paper & Metal Currency based Monetary Transactions. These Crimes are Pick Pocketing (*Jebkatari*), Theft, Decoity, Kidnapping, Contract Killing (*Supari* Killing), Terrorism & many other Crimes which are based on transaction of Money.

Above all the 5 Monetary Crimes are dangerously effecting our Society & Nation due to Non-transparency of Money Transaction. It is sure, if the 'Digital Currency System' is being adopted by RBI, all the above said 5 Crimes will immediately get removed itself without making any other effort like Jan Lokpal Bill, Sarkari Lokpal Bill, CBI or Other Investigating Agencies.

About the Question of Financial Literacy, its very clear that Money Transaction Machines (Pass Machines) are the easiest way for Villages & Illiterate Persons. Even Shopkeepers may do the money transactions i.e. Account to Account transfer for their Customers. Also there is **no fear of hacking the Passwords** of Bank Accountholders, because **nobody can make any illegal transfer** from any account to another account **due to transparency of transactions** and **unability to encash** it. This 'Digital Currency System' will also help the illiterate people to be saved of being cheated & looted. Even a child whether he knows or not the digits (1,2,3 .....), can use this System easily. Unknown people can take the help of the shopkeepers & bankers for their transactions. Today the Internet System has got the Nationwide Approach to make the electronic transaction possible. Also the Cheques/Drafts/Pay Orders etc can be used for Transaction of Money.

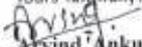
It will also lead to unify the International Currencies, which can move towards the Universal Nation to remove all the Clashes & Wars among the Nations. But any Nation will have to take up the bold step towards launching the 'Digital Currency System' in the Nation. Why should it not be our Nation?

We, therefore, request you to please pay your kind attention as early as possible to launch 'Digital Currency System' in the Nation, without waiting for other countries to do it. Although many countries like Sweden are getting prepared to launch the Digital Currency System in their Nations to move towards Cashless Society, because as soon as they will get launched this Digital Currency System, they will get freed from Corruption, Black Money, Fake Currency, Tax Stealing & Other Monetary Crimes.

Please give the response of this letter, explaining your views and steps being taken on the subject.

Thanking you in anticipation!

Yours faithfully!

  
**Arvind 'Ankur'**  
(NYAY DHARM SABHA)  
Jagjeetpur, Kankhal, Haridwar

- Encls : 1. Booklet of Digital Currency System written by Shri Arvind 'Ankur'  
2. Paper Cuttings about Digital Transaction of Money.

- CC : 1. Shri D Subbarao, Hon'ble Governor of Reserve Bank of India.  
2. Shri Anna Hazare, Social Activist, Ralegan Siddhi, Ambedkarnagar (Maharashtra).  
3. Shri Arvind Kejriwal, Social Activist, India Against Corruption, Ghaziabad.  
4. Baba Ramdev, Patanjali Yogpeeth, Haridwar.  
5. Shri Anil Verma, CA & Social Activist, Haridwar.











herewith concerned with the Digital Currency System for your fresh reference. We appreciate your declaration of Electronic Transaction Policy through Mobile Handsets. In the matter we hereby again request you to please remove all the Metal & Paper Currencies from the Operation, by launching the Digital Currency in spite. It will help to avoid the need of Janlokpal Bill, CBI & Other Agencies Enquiry on the Matter of Corruption.

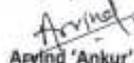
2. To launch the **Balanced Monetary Liquidization System** in the Nation to remove all type of Monetary Crisis like Foreign Loan Crisis, Foreign Investment Crisis, Inland Loan Crisis, Inland Investment Crisis & Many Other Monetary Crisis too. This BML System will help to improve the National Economic Development so fast as 1 year against 1000 years. This System is capable to remove all the Problems of Unemployment, Poverty & any type of Scarcity of Capital in the Nation. A Booklet written by us is also available. By increasing the Monetary Liquidity in the Market, all the Monetary Needs can easily & immediately be fulfilled. Through this BML System, the Aim of Prosperity & Economic Development of Nation can also be achieved.
3. To launch the **Loadless Currency Operating System** in the Nation to remove all type of Monetary Problems like Exploitation, Idleness, Wealth Polarization, Slow Currency Velocity & Many Other Monetary Problems. The Loads have been kept on the Currency in form of Interest, Tax & Other Charges. Currency is not a Realistic Thing. The Currency is only an alternative of all the Natural & Cultural Resources. The Currency is only a Promise to pay, Guarantee to secure, an Instrument to evaluate the things and a Means of Exchange. So this cannot be charged any interest, Tax or Revenues. This Load is against the Principle of Justice. It's like a cheating with the Public all over the World. We, therefore, request you to please don't minimize only, but stop charging the Bank Rate, Repo Rate and Reverse Repo Rate with immediate effect to stop the Monetary Nuisance & Sin with the Public and to save the Economic Justice in the Nation. Currency without Load is the basic thing of Economic Justice as our Constitution's Preamble promises to Public.

The above three Monetary Policies are required to be implemented at the earliest. We are proceeding in Supreme Court as well regarding the above matters. These Just Monetary Policies will surely control the Value of our National Currency and these will also develop & rise the National Economy towards Peak. Please also go through the Copy of Letter enclosed herewith and take some immediate bold steps to purify and improve the National Economy to save the Public.

Thanking you in anticipation of doing the needful to implement the above said controlling measures of continuous Downfall of Currency and Collapsing of National Economic Development Rate. Please respond us and also inform us about the action taken on this matter.

With Regards,

Thanking You!  
Sincerely Yours!



**Arvind 'Ankur'**  
Nyaya Dharm Sabha

Jagjeetpur, Kankhal, Haridwar

Date : 07-09-2013

**Enclosures :**

1. Our Letter No. 35/2012/15 dated 15-08-2012, regarding request to launch the Digital Currency System.
2. Our Reminder Letter No. 8/NDS/2012 dated 29-12-2012, regarding request for launching of the Digital Currency System in the Nation.
3. Our Letter No. 18/NDS/2013 dated 22-02-2013, regarding 'A Suggestion of Utmost Importance for Immediate Action for Implementation of Digital Currency System.'
4. Our Letter No. 6/NDS/2012 dated 05-12-2012, regarding 'Request for launching Balanced Monetary Liquidization System.'