

INDIA SHOULD BE THE FIRST TO ADOPT DIGITAL CURRENCY, OPINE EXPERTS

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(L-R – Sitting) Mr Abhinav Trivedi, Founder Street Journos; Dr Ajit Ranade, Chief Economist, Aditya Birla Group; Mr Vijay Kalantari, President AIAI; Mr Vijay Mukhi, Cyber Security Expert; Mr Saurabh Mukherjea, CFA, CEO Ambit Capital

Welcoming the participants, Mr. Vijay Kalantri, President, AIAI said, “The demonetization move will have a profound impact in the long run.” He reminded them that it was not fair to compare the current demonetization move with that of 1978, as the latter replaced a mere 3% currency in circulation, as against 86% today. Big reforms such as demonetization needed meticulous planning and, as its success lies in effective implementation, India had a wonderful opportunity to move to the next level.

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Dr. Ajit Ranade, Chief Economist, Aditya Birla Group, said that one needed to be cautious about using Bharat Coin to counter black money. "Black money is not static. We must first correctly define and understand black money. Policy makers would also need to tackle tax evasion and widen the tax net. India's tax to GDP ratio is among the lowest and it is important to rationalize and widen the tax base by using technology."

Mr. Saurabh Mukherjea, CEO of Ambit Capital, said that the government would need to use various innovative methods to promote a cashless economy by limiting the supply of cash. He expected the government to bring in a host of measures to further tighten generation of black money. These may include discouraging cash withdrawals, widening the income tax slabs and other means to discourage hoarding of cash.

The proposed Bharat Coin would use hacking-proof blockchain technology and envisages considerable investments for implementation. Dr. Ranade and Mr. Mukherjea felt that such a move would require deft handling to ensure that the burden of the cost of implementing the digital technology did not go to the unprivileged.

Mr. Mukhi felt that it would be yet another revolutionary step by the government and the RBI to introduce the proposed Bharat Coin, as it could bring in the much needed transparency in the system. He will be presenting a white paper on the concept to the government.

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India should be the first to adopt digital currency, opine experts



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By A Business Reporter

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Will bitcoins be the future money for India?

Bharat Coins would be using identification measures such as KYC and Aadhar ids

Sairaj Iyer

'The Future of Black Money', a panel discussion hosted by All India Association of Industries (AIAI) at the World Trade Center looked at alternative payment systems such as bitcoins and block-chain to curb the flow of black money. The

panel discussed way beyond than the conversations one gets to have with the local *baniya*, laundry-man, or even newspaper vendors.

A bitcoin for laymen is a cryptographically programmed digital currency format that gets validated from a central node. In simpler words, transactions can be efficiently tracked, making them visible across the length and breadth of the globe. Bharat Coins, a system currently mooted by experts would be using identification measures such as KYC and Aadhar ids to generate a unique transaction id for storing such coins. Such technology has already been operationalized by banks such as Bank of America, BNY, and Citi Bank. In fact, countries such as China and the US have taken a lead in adopting such technologies. According to Vijay Mukhi, a cyber-security expert, such a system could “take away tax-complexities” and make payments intelligent.

Mukhi who will be presenting a White paper on the concept to the government felt that it (Bharat Coins) would be a revolutionary step by the government and the RBI to introduce the much needed transparency in the system. The proposed Bharat Coin would use hacking-proof blockchain technology and envisages considerable investments for implementation. Dr. Ajit Ranade and Saurabh Mukherjea of Ambit Capital felt that such a move would require deft handling to ensure that the burden of the cost of implementing the digital technology did not go to the unprivileged.

Dr. Ajit Ranade, Chief Economist with Aditya Birla Group hailed the demonetization drive as something that created ripples while sharing that “*kuch bhi ho sakta hai*”(Anything is possible). “Big bang reforms are not possible in a complex economy like ours”he noted.

Dr. Ranade explained that there is a need to be cautious while using Bharat Coin to counter black money. “Black money is not static. We must first correctly define and understand black money. Policy makers would also need to tackle tax evasion and widen the tax net. India’s tax to GDP ratio is among the lowest and it is important to rationalize and widen the tax base by using technology.”

The venerated economist quipped that he was a Linux-enthusiastic a few years ago, but apparently couldn’t come to grips with how bitcoins worked. He was however optimistic that a country the size of India, is the highest adopter of mobile phones in the world. IRCTC’s ecommerce venture 15 years ago, that generated into a \$2bn industry, excited him into suggesting that adoption comes at the background of generating unique use-cases.

A NEW LEGAL TENDER?

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Friday, 20 January 2017

Future of Black Money

India should be the first to adopt digital currency, opine experts



(BDN), Mumbai, January 20, 2017: In a panel discussion on 'Future of Black Money', organized by All India Association of Industries (AIIAI) and World Trade Centre Mumbai, India's leading experts on digitization and economists agreed that India had the opportunity to be the first country to implement a completely digital financial framework by adopting Bharat Coin – a digital currency on the lines of Bitcoin – and by redefining the legal tender in the wake of an unexpected demonetization. The participants felt that demonetization alone would not result in reducing counterfeiting, anonymous terrorist funding or curbing the black money.



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Mr. Saurabh Mukherjea, CEO of Ambit Capital, said that the government would need to use various innovative methods to promote a cashless economy by limiting the supply of cash. He expected the government to bring in a host of measures to further tighten generation of black money. These may include discouraging cash withdrawals, widening the income tax slabs and other means to discourage hoarding of cash.

The proposed Bharat Coin would use hacking-proof blockchain technology and envisages considerable investments for implementation. Dr. Ranade and Mr. Mukherjea felt that such a move would require deft handling to ensure that the burden of the cost of implementing the digital technology did not go to the unprivileged.

Mr. Mukhi felt that it would be yet another revolutionary step by the government and the RBI to introduce the proposed Bharat Coin, as it could bring in the much needed transparency in the system. He will be presenting a white paper on the concept to the government.

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Implementing Bitcoins as a legal tender may require Parliamentary approval and wooing customer base, according to Dr. Ranade. "If I am running a country, the last thing I would do is disenfranchise the last mile people. Agricultural sector is anyways, getting a constitutionally approved tax benefit, hence to practically push something, there will be a need to persuade the 50-55% who don't earn a living on tax." he said.

Interoperability was also hailed as a cause of concern. Every bank has its own unique mobile-app, but unfortunately interfaces between these seem 'dis-jointed'. "Going digital would involve added expenses and there would hence be a need to create interfaces that are inter-operable. The Bhim App was a clear masterstroke by the government and it has made clear that customers need not worry about using pockets from ICICI or PayTm or whatever," added Mukhi.

It may be difficult predicting if a bitcoin-leveraged India could kill cash. Saurabh Mukerjea, CEO at Ambit Capital observed that China took 20 years, the fastest to completely remove cash, improve per capita income at \$5,000, and create 100% literacy. The current Indian story reads a per capita income of \$900, and yet to percolate into 100% literacy or 100% internet penetration. A demonetization drive on the back of Bharat Coins sounds imperative. "Bharat coins is a doable thing and they certainly fit into the overall scheme," he added.

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Posted By: [editorial desk](#) on: January 20, 2017 in: [Banking/Finance/Healthcare/Insurance](#), [International](#), [National/No Comments](#)

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posted by Alka Swami on January 20, 2017

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डिजिटल चलनाचा अंतर्भाव करणारा भारत हा पहिला देश ठरणार

। मुंबई : रोखविरहित अर्थव्यवस्थेचे जाळे निर्माण करण्यासाठी 'भारत कॉईन' या नवीन डिजिटल तंत्राची सुरुवात करून भारत हा त्या दिशेने वाटचाल करणारा जगातील पहिला देश बनू शकतो, असा दावा देशातील विविध अर्थतज्ज्ञांनी केला आहे. त्याचबरोबर निश्चलनीकरणाच्या मोहिमेनंतर 'बिटकॉईन'च्या धर्तीवर अशाप्रकारचे तंत्र भारत अवलंबवू शकतो, या मुद्द्यावर अनेक अर्थतज्ज्ञांनी या वेळी जोर दिला.

वर्ल्ड ट्रेड सेंटर आणि ऑल इंडिया असोसिएशन ऑफ इंडस्ट्रीज (एआयएआय) यांच्या संयुक्त विद्यमानाने 'काळ्या पैशाचे भवितव्य' या विषयावर विशेष चर्चासत्राचे आयोजन करण्यात आले होते. एआयएआयचे अध्यक्ष विजय कलंत्री यांनी उपस्थितांचे स्वागत केले. या वेळी ते म्हणाले की, 'निश्चलनीकरणाच्या मोहिमेचे परिणाम हे दूरगामी आहेत. मात्र, १९७८ मध्ये पहिल्यांदा करण्यात आलेल्या निश्चलनीकरणाच्या मोहिमेशी आत्ताच्या कारवाईची

तुलना करता येणार नाही. त्यामागचे मुख्य कारण म्हणजे पहिल्या निश्चलनीकरणाच्या मोहिमेत अवघे ३ टक्के चलन व्यवहारातून बाद झाले होते, तर आताच्या मोहिमेत तब्बल ८६ टक्के जुने चलन व्यवहारातून रद्द करण्यात आले. मात्र, निश्चलनीकरणासारखी मोठी मोहीम राबवायची झाल्यास परिपूर्ण नियोजनाची आवश्यकता असते. अशा मोहिमांचे यश हे त्यांच्या

परिणामकारक अंमलबजावणीवर आधारलेले असते. त्यामुळेच भारताला आता पुढचा टप्पा गाठण्याची खूप उत्तम संधी निर्माण झाली आहे. तर सायबर क्षेत्रामधील प्रसिद्ध सुरक्षाविषयक तज्ज्ञ विजय मुखी यांनी 'बिटकॉईन'चे यश आणि त्यामागील ब्लॉकचेन तंत्रज्ञानाबद्दल भाष्य केले. या वेळी ते म्हणाले की, देशभरातील बहुसंख्य बँका आणि वित्तीय संस्थांनी ब्लॉकचेन तंत्रज्ञानाचे महत्त्व ओळखले आहे. दीर्घकाळासाठी या तंत्रज्ञानाचा कितपत लाभ होणार आहे, याचा अंदाज घेण्यासाठी या संस्थांनी काही पायलट प्रकल्पांची सुरुवातही केली आहे.

काळ्या पैशाची व्याख्या ठरवायला हवी!

काळ्या पैशाला रोखण्यासाठी 'भारतकॉईन'चा उपयोग करताना खूप काळजी घ्यायला हवी. काळ्या पैसा हा कधीही स्थिर नसतो. त्यामुळे काळ्या पैसा म्हणजे नेमके काय याची व्याख्या ठरवायला हवी, असे मत आदित्य बिल्हा गुपचे मुख्य अर्थतज्ज्ञ डॉ. अजित रानडे यांनी व्यक्त केले.

रोखीने रक्कम काढण्यावर निर्बंध लादावेत!

रोखविरहित अर्थव्यवस्था निर्माण करण्यासाठी, तिला प्रोत्साहन देण्यासाठी तसेच रोख रकमेचा पुरवठा थांबवण्यासाठी केंद्र सरकारने विविध कल्पक उपाययोजना राबवायला हव्यात. काळ्या पैशाची निर्मिती रोखण्यासाठी केंद्र सरकार भविष्यात विविध पावले उचलले, असे 'अम्बित कॅपिटल'चे सौरभ मुखर्जी यांनी म्हटले.

विविध
अर्थतज्ज्ञांचा
निर्वाळा