

HARYANA NAIB TEHSILDAR EXAM 2017

IMP FACTS-I

- The Pratiharas stood as a bulwark of India's defence against the aggression of the Muslims from the days of Junaid of Sind (725.A.D.) to that of Mahmud of Ghazni.
- After the decline of the Pratiharas their feudatories Palas, Tomars, Chauhans, Rathors, Chandellas, Guhilas and Paramaras became independent rulers.
- Jaichand was killed in the battle of Chandwar in 1194A.D. by Muhammad of Ghori.

IMP FACTS-II

- The Chandella Chief Yasovarman had his capital at Mahoba.
- Kalinjar was their important fort.
- The Chandellas built a number of beautiful temples at Khajuraho, the most famous being the Kandariya Mahadeva Temple (1050 A.D.)

IMP FACTS-III

- Parmar Raja Bhoja (1018-1069) set up a college at Dhara for the study of Sanskrit Literature.
- Bhaskara Charya wrote Siddhanta Shinomani, a book on astronomy.

IMP ESSAY TOPICS FOR HARYANA NAIB TEHSILDAR EXAM 2017:

1.ESSAY :Demonetization

Demonetization is an act by which government of a nation strips the circulation of one or more than one currency unit of its status as legal tender

Important Objectives Behind Demonetization

- To unearth black money in economy
- to check corruption
- demolish counterfeit currency used by terrorist and other criminal organizations
- taxable income from this exercise will be spent on economic development

Positives of Demonetization :

- More money with banks bringing down interest rate
- The size of banking transactions and consequently size of economy is bound to increase
- GDP would be bigger and cleaner
- Money entering into banking system and officially transacted would give ample scope for higher taxation both direct - indirect
- As more people will deposit money in bank accounts, investment and capital formation will increase
- More people will open bank accounts to deposit notes, would help in financial literacy and inclusion
- Lending capacity of bank would increase, would help ease NPA problem
- Taxes earned from bank's income would increase, would help in implementing welfare programs
- slow and gradual re-monetization would help control and keep inflation low
- would help nab corrupt, improve perception, improve business environment
- earning through demonetization, taxing corrupt would help deal with fiscal deficit
- would help in transferring of black money outside country, would help control money laundering and hawal transactions
- would help check terrorist and naxal's activities who use counterfeit currency to fund their activities
- reduce size of informal economy
- it would help save social and cultural capital being eroded by corruption
- would help in achieving real and clean economic growth
- Reduce Real Estate prices

Further Suggestions and Reforms :

- Demonetization should be repeated at proper interval to discourage corruption and increase digital transactions
- Tax system need to be simplified, simple progressive taxation should be adopted, people earning less than Rs 5 Lakh/ year should be exempted from Income Tax
- Informal economy needs to be curtailed, income in informal sector be paid digitally, employee should be encouraged to open bank accounts

- should promote digital payment by reducing interest charges and fees on credit cards and debit cards
- Number of bank branches should be increased, non banking financial intermediaries should be promoted
- Digital Security/ Cyber Security should be enhanced
- Role of SHG should be enhanced, more SHG should be given incharge of Bank Mitras
- All government department must make effort to educate people about finance inclusion and digital economy
- Digital India Campaign like Pulse Polio Campaign be carried out on mass scale once or twice a year

2.ESSAY :Cashless Economy

Advantages of Cashless Economy

- Convenient than cash transaction, cost of transaction also reduces
- with proper cyber security, it is relatively risk free
- Saves on cost of printing money
- decrease in crime and other anti social activity
- less cash usage would result in more cash in banking system
- Plug leakages in government expenditure

Government Steps to motivate people toward cashless economy

- Launched Lucky Grahak Yojana and Digi Dhan Vyapar Yojana
- Vittiya Saksharta Abhiyan
- Bharat Interface For Money
- NPCI has launched RuPay
- Aadhar Payment App launched

Challenges

- Infrastructure deficit, inadequate number of ATMs and POS Terminals in rural areas

- low digital literacy
- Relatively low penetration of smart phones
- a fast and reliable internet connection
- Cyber security, people's perception

Government steps against black money :

- Constituted SIT under Supreme Court
- Pushed for international co operation in sharing information with regard to Base Erosion

Profit Shifting

- Agreement with Switzerland w.e.f 2019, details of assets of Indian Citizens in Switzerland and vice versa would be provided to each other
- DTAA with Mauritius re negotiated, similar agreements with Cyprus and Singapore also re negotiated
- Income Declaration Scheme was launched
- New Benami Transaction Law has been enacted
- PAN Card requirement for cash transaction above Rs 2 Lakh made mandatory
- GST would provide better indirect tax administration

Simple Facts:

- Informal sector accounts for 20% of GDP but 80% of employment
- Over 93% of people in rural India have not done any digital transaction
- In 2016 over 68% transactions were carried out in cash
- In the year 2015-2016, 3.7 Crore assess filed IT return
- Out of these 99 lakh declared income below Rs 2.5 Lakh and paid not taxes

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