



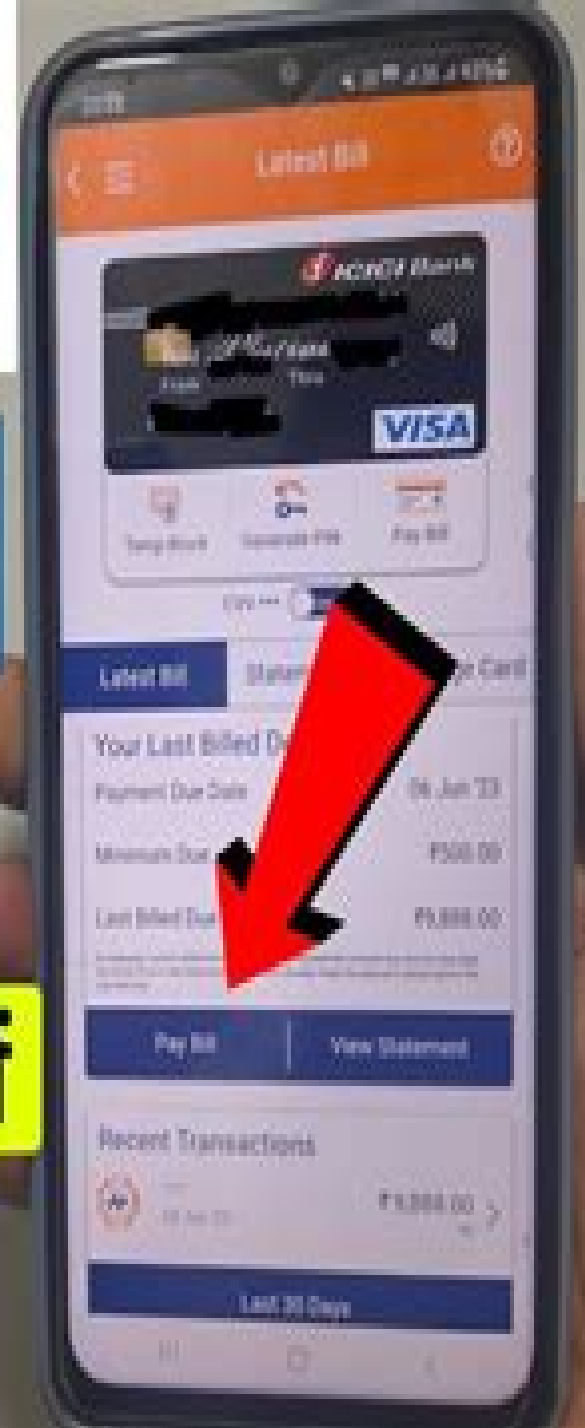
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Personal Finance Prof (Dr.) Kana Sukumaran,2024-06-26 The book PERSONAL FINANCE Is a comprehensive literature on personal finance Financial education has been a priority for the policy makers and practitioners in India during the last few years Policies and programs have been designed and implemented across the country to ensure that the fruits of development is percolated to all citizens through better financial planning There is a need for a comprehensive literature on personal finance so that all those concerned can take up financial education in a meaningful manner Currently financial innovation is well experimented in the country and individuals and households are benefitted out of it in reducing the cost and time of financial intermediation **Banking Transaction Tax Unviable - Refuting the Proposition of Arthakranti**

Dr.V.V.L.N. Sastry,2019-07-29 Taxation is the main source of revenue of most governments However some taxes are good whereas others are bad In the context of India banking transaction tax is one of the bad taxes A report by Arthkranti a Pune based economic think tank proposes a means of overcoming the financial problems facing India for which it suggests replacement of the existing taxes in India with a banking transaction tax Various scholars claim that the introduction of banking transaction tax would have a devastating impact on India This coming hot on the heels of the implementation of another radical policy demonetization which had a negative impact on the economy Preliminary analysis shows that introduction of bank transaction tax by India is not desirable Most Indians especially those in rural areas do not have bank accounts This will limit the revenues of the tax In addition it will discourage people who do not have accounts from opening accounts Banking transaction tax will also increase use of cash transactions which would not be subjected to tax at a time when the government tries to foster the growth of a cashless economy In fact the creation of a cashless economy was one of the aims of demonetization The cascading nature of the tax would make it have unequal impacts across different assets and sectors of the economy It would lead to a distortion in the economic activity in the country which is just recovering from the shock of demonetization This paper will detail the impact of introduction of banking transaction tax using certain Latin American countries Brazil Argentina Colombia Peru Venezuela and Ecuador Australia Pakistan Papua New Guinea Vanuatu and India as case studies of the implementation of banking transaction tax The paper also details the pros and cons of banking transaction tax Case study analysis and analysis of the pros and cons of banking transaction tax will be used to show why the government of India should not adopt the banking transaction tax

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