

Will anyone still dare to keep black money or do tax evasion, corruption, etc. in the country?

**HOW DOES THIS TECHNOLOGY WORK?
(MODUS OPERANDI IN SHORT)**

Now in India & the World, our technology "HONEST WITH CIN?" will eradicate and control the menace of black money, tax evasion and corruption, etc. up to 99.99%...

"HONEST WITH CIN?"- How to become an honest citizen of the country with 'CIN' i.e. "Citizen Identification Number."

HONEST WITH CIN? - The World's First Book and The World's First Technology, invented in India, to eradicate and control the menace of Black Money, Tax Evasion and Corruption, etc. up to 99.99% not only in India but also in any country of the World.

Website: zeroblackmoney.org

Mr. J. P. GUPTA - The Founder, and the Chairman of 'ZERO BLACK MONEY INTERNATIONAL ORGANIZATION', the Creator of AADHAAR in India, Inventor and Author of 'HONEST WITH CIN?' -The World's First Technology and the World's First Book, explains how this technology works...

Before saying anything about HONEST WITH CIN?, would you like to give any message to citizens of the country?

Yes! No citizen/business venture in India as well as in any country of the world should have fear of any nature whatsoever from this technology. Criminals are not born; they are made by the society. We firmly believe that no one in the world, be it a citizen or a business venture, is a black money hoarder or tax evader or corrupt since from the childhood every citizen is made to learn all the virtues of being a good citizen. But subsequently it is only the worst circumstances in the society that compel a good citizen to become a dishonest, black money hoarder or tax evader or corrupt. If one is corrupt, he must be given at least one opportunity in life to become a good citizen in the society. Hence, our technology and the Government will give such citizens an opportunity to become honest by paying their due taxes to the government. The identities of all such citizens/business ventures will be kept very secret.

What is HONEST WITH CIN?

HONEST WITH CIN? - means how to become an honest citizen with CIN. Here CIN means Citizen's Identification Number?

This is the world's first book containing the world's first technology invented in India that can be used not only in India but also in any country of the world to eradicate and control the menace of black money, tax evasion, corruption, etc. up to 99.99% and further to control frauds, embezzlement of huge funds, high price rise, high inflation and terrorism, etc.

All the black money of the country can be brought in government books within a year. After this, the government will be forced to reduce its tax rates up to one-third or even less. In addition to this, there are other countless benefits this technology has.

This technology does not permit anyone, be it a citizen or a business venture (whatever one may do in this regard by adopting any legal or illegal method) to hoard a single penny as black money, to evade a single penny as tax to be paid to the Government and to indulge in any corrupt activity. This also controls the high price rise and high inflammation in the country's economy.

Any information at any time, of any type, about any citizen/business venture of the country will be available just with the click of a button.

This technology compels dishonest citizens to be honest ones. Till date there has been no technology invented in the world that can make any dishonest citizen an honest one, but this technology does.

No technology invented so far in the world can keep complete control on all cash transactions, but this technology is 100% capable in this regard. If anyone uses even a single Rupee of cash in the form of black money, they will be caught immediately by the technology.

What is Black Money?

Such money, whether it has been acquired legally or illegally, on which due taxes according to the law of the country has not been given to the government, belongs to the category of black money.

Why are citizens/business ventures involved in tax evasion and hoarding of black money?

Tax evaders and black money hoarders know very well that the government does not have any such technology that can keep an '**Eagle Eye Watch**' on each tax evader/black money hoarder in order to catch them.

They do not have complete administrative control on each one sale-purchase or income-expense or the machinery to apprehend all the tax evaders, black money hoarders.

The rate of taxes is very high, and no one wants to pay honestly.

If others are involved in tax evasion or in the hoarding of black money, etc., then they themselves should also not remain behind for doing wrong as others do.

What are the basic root causes for black money hoarding and tax evasion in India?

Virtually, the list of basic root causes for tax evasion and the hoarding of black money is a big one, yet some of them are as under:

1. Total debt equity ratio without collateral security being much higher as compared to 4:1 in the country.
2. Nonpayment of outstanding creditors timely.

3. **Having more than one bank account in different banks/branches.**
4. **No limits on cash transactions and heavy cash withdrawal in bank accounts.**
5. **Transportation of goods from one state to another by roads and rail without paying due tax thereon to the state/central government.**
6. **Not quoting all goods/services rates **inclusive of** VAT/SERVICE TAX/GST, etc. in the entire country (i.e.**Taxes extra**, this being the country's biggest tax evasion scandal)**
7. **Rental income from movable and immovable.**
8. **Misuse of depreciation.**
9. **Cash payments up to Rs.20, 000/-.**
10. **There being no standard format for the balance sheet, manufacturing account, trading account, profit and loss account, and income and expenditure accounts for individuals and different business ventures in the country.**
11. **Product boxes are not having **ascertained details** like correct name and address, etc. of the manufacturer /trader in the country.**
12. **Trust income.**
13. **Citizens/business ventures **except honest ones** not willing to pay tax of more than about 30% of their total income / sale in the country.**
14. **Sale/purchase of movable or immovable properties in cash and paying less than the amount paid on stamp duty or actual value of movable or immovable.**
15. **Trading of shares/securities/commodities; sale/purchase of luxury goods; donation of capitation fee in schools; expenses on marriages/different celebrations; medical expenses; travel by road, rail, air and water;**

expenditure on petrol/diesel/LPG/CNG; expenses on insurance, etc., in cash or in **No. 2 money**, i.e. black money, in the country.

In short, how does HONEST WITH CIN? technology work?

In short, HONEST WITH CIN? - will be implemented by the Government through an ORDINANCE/LAW/HWC?-ACT and will work in ORGANIZED-SECTOR, ONLINE through a HWC?-SOFTWARE by means of CIN, SUPER BANK STATEMENT (SBS) and INFORMATION TECHNOLOGY.

Apart from the above, this technology contains other important elements that make it 100% effective in controlling black money hoarding, tax evasion, corruption, frauds, embezzlement of huge funds, high price rise and high inflation, etc.

The country's entire trade/economy will be looked after by this HWC?-SOFTWARE with complete 100% honesty, transparency, accountability and capability.

This technology will be applicable to only those citizens/business ventures in the country that **pay taxes** to the government and not to those who **do not pay taxes** to the government.

Only those citizens/business ventures (in ORGANIZED-SECTOR) that pay taxes to the government in the country will be required to maintain all their books of accounts relating to their income-expenditure, sale-purchase, etc. of each financial year, only through this HWC?-SOFTWARE under SBS-FORM-A in their respective CINs so that the Government may keep complete control on tax evasion, black money hoarding and corruption, etc. in the country.

What are the various elements to have been used in this technology to control black money hoarding, tax evasion, and corruption up to 99.99% and further to control frauds, embezzlement of huge funds, high price rise, high inflation and terrorism, etc.?

1. CIN - Citizen Identification Number.

2. SBS (Super Bank Statement) - The 21st century bookkeeping and accounting technology that even a layman having no knowledge of the debit and credit can use without any difficulty.
3. Information Technology-In order to have any information of any type at any time about any citizen/business venture of the country.
4. Special ordinance/Law/HWC?-ACT to be issued by the government in order to implement this technology in the country.
5. SBS-FORM-A.
6. SBS-FORM-B to nab all the black money hoarders, tax evaders and the corrupt, etc., in the country.
7. Citizen/business ventures will be allowed to maintain only **one bank account** (savings bank, current, cash credit or overdraft) in the bank/branch of their choice.
8. **The expenditure habits** of the citizens help the **ORGANIZED-SECTOR** to nab all the black money hoarders, tax evaders, the corrupt, etc.
9. The **ORGANIZED-SECTOR** and **NON-ORGANIZED-SECTOR** of the country play a very crucial and special role in making this technology 100 % successful.
10. **Available/declared** cash balance, bank balance, sanctioned cash credit/overdraft limit in SBS-FORM-A.
11. CIN of both parties are a must in each transaction in all sectors of the country.
12. No sale or purchase without genuine bill/receipt.
13. All rates to be quoted **inclusive of GST/all taxes**, and **not like** GST/taxes, etc. **extra**.
14. Format of manufacturing account, trading account, profit and loss account, income and expenditure accounts and balance sheets will be one for all citizens/business ventures in the whole country.

15. Terror among citizens to desist from doing wrong or illegal activities in the society.
16. Technology will be **applicable** in the country only for citizens/business ventures **that pay taxes** to the government and **not for** other citizens/business ventures.
17. **Mobile Cards** will be issued to citizens/business ventures using petrol, diesel, CNG, kerosene, etc.
18. **Informers** to be appointed in each area.
19. Establishment of **mobile courts** for each complaint to be resolved within 24 hours and punishments on the spot.
20. For better administration and **control of each** dishonest citizen/business venture in the country, the technology will be looked after by government tax officials, chartered accountants, tax advocates, TRPs and other experts of different fields related to the technology under the **PPP system**.
21. World class HWC?-SOFTWARE to control and look after all, trade and economic activities of the **entire country/government** with 100 % honesty, transparency, efficiency, capability and accountability in a time-bound management.
22. Research & development wing to make this technology the best in the world and more and more beneficial to the country.

What is the role of CIN under this Technology?

AADHAR in India has been created by Shri J. P. GUPTA, Founder-Chairman of our Organization, not by Shri Nandan Nilekani. In our technology, AADHAR is known as CIN - Citizen Identification Number.

CIN will work as proof of IDENTITY AND ADDRESS for each citizen/business venture in the country.

CIN has been designed in such a way that **no one in the world**, be it a citizen or a business venture, can have two CINs in their name.

All the citizens of the country will be issued **CIN** and all the business ventures of the country will be issued a **BUSINESS CIN**. But BUSINESS CIN will also be known as CIN.

The CIN to be issued to a citizen and a business venture will have a **slight difference**.

S NO	Below mentioned six types of CIN to be issued to citizens/business ventures in India.
1	Indian citizens of the country
2	Non-resident Indian citizens of the country
3	Foreign citizens of the country
4	Business ventures that are controlled by Indian citizens in India
5	Business ventures that are controlled by Non-resident Indian citizens in India
6	Business ventures that are controlled by foreign citizens in India

Once the technology is in use, it will be mandatory for each citizen/business venture to use CIN in all business transactions as well as in other non-business and government transactions and this will compel each one in the country to work honestly.

Under each CIN there are the following records:

- 1) The complete financial record of each financial year in the form of equity/capital, assets-liabilities, income-expenditure, sale-purchase, manufacturing account, trading account, profit and loss account, balance sheet, etc. pertaining to each citizen/business venture of the country in ORGANIZED-SECTOR, by means of the 21st century bookkeeping technology known as SBS -SUPER BANK STATEMENT. With the help of this bookkeeping,

each financial transaction will be recorded in each CIN, at two places, i.e., in SBS-FORM-A and in SBS-FORM-B. Here SBS-FORM-B in each CIN is such a weapon that it nabs all the black money hoarders, tax evaders and the corrupt in the country and compels them to work honestly.

SBS-FORM-A will be maintained by eligible citizens/business ventures of the country, while SBS-FORM-B will be generated by HWC?-SOFTWARE.

- 2) A complete record of all fields from birth to death pertaining to each citizen/business venture will be kept in their relevant CIN. This record will be in respect to all family members, education, business, service, medical, social, political, criminal, financial, assets, equities and liabilities, etc.

With the click of a button, anyone can have the desired information at any time about anyone in the country, **but with the permission of the person** about whom information is being sought. The work that used to be completed in years can now be done within seconds.

What is Super Bank Statement (SBS) and what is the significance of the Super Bank Statement (SBS) in this technology?

Super Bank Statement (SBS) is the 21st Century bookkeeping and accounting technology.

Why the Super Bank Statement as against the double entry bookkeeping system?

- I. In double entry bookkeeping system, for any cash or bank transaction, two entries are made while under this technology, there is only one entry for any cash or bank transaction along with all the essentials of the present double entry bookkeeping system.
- II. In the double entry bookkeeping system, it is not at all possible to have the complete information of any transaction in one go.
- III. The present double entry bookkeeping does not reach all the common people who do not have any knowledge of the debit or credit.

For such reasons only, the Super Bank Statement came into being. Under the Super Bank Statement, there is only one entry for any cash or bank transaction. One will have the complete information in one go for any transaction. Even the common man who does not know the ABC of debit or credit will easily understand this bookkeeping system and will be able to record all the transactions, maintain all books of the account with the help of the software and generate his own balance sheet and manufacturing, trading and profit and loss account, etc., just with the click of a button.

Under SBS, it would be very easy for any CIN holder to know the cash or bank balance at any point of time.

With all these characteristics, the Super Bank Statement (SBS) came into being. This is **GOD GIFT**, something the inventor dreamt of.

ANNEXURE-A								
This technology holds the record of the following seven types of transactions.								
Types of Transactions (TOT)								
Types of transactions	FINANCIAL TRANSACTIONS				SUPPLIMENTARY INFORMATION ABOUT A FINANCIAL TRANSACTION.		NON-FINANCIAL TRANSACTION	
	CASH	BANK		CREDIT/TRANSFER	CASH CONTRA	THIRD PARTY	MASTER/DEBIT/CREDIT CARD,ETC.,	NON-FINANCIAL
	1	2	3	4	5	6	7	
Code Given	K	B*	K.B*	T	C	D	M	N
*Under the Bank Code, it has two types of transactions. K.B-means a cash deposit in a Bank or cash withdrawal from the Bank. B- means all non-cash transactions other than cash , i.e., cheques, drafts, pay-orders, RTGS, NEFT, etc.								

What is the role of Information Technology under this technology?

When this technology is under implementation, if anyone in the country wants to have any information at any time about any citizen/business venture of the country, the same will be available just with the click of a button. Different investigative authorities of the government and the police who used to take years to collect information/evidence about anyone in the country would have the same within seconds. This saves the government exchequer and valuable time as well. To a great extent, this system will reduce monetary costs to seek any sort of information whenever required. This system will bring transparency and honesty in the society.

The people will hate doing wrong and illegal things in the society and this will help reduce court cases in the country.

To meet this requirement, all sorts of information about all citizens/business ventures of the country from birth to death will be had in their respective CIN.

The different headings will be related to all family members, education, business, services including the medical, social, political, criminal, financial, etc. and assets, liability and equity/capital, etc.

It will be mandatory for everyone in the country to use CIN in all business, non-business and government transactions. This will control all sorts of frauds, illegal activities, terrorism, corruption, economic offences and extravagance. It will also help in nabbing all the tax evaders, black money hoarders and corrupt citizens/business ventures.

With the click of a button, anyone can have the desired information about a person at any time, but only **with the permission of the person** about whom information is being sought.

Example: This system will help:

- I. A father to know all about his would be 'son-in-law' before marriage to his daughter.
- II. A banker/businessman will know all about the financial position of the client before granting an advance or giving goods on credit.
- III. An employer will know all about his employee before granting him employment.
And so on

Why is Government Ordinance/Law/HWC?-ACT required for this Technology?

Implementation of this technology will be the biggest and **most important project** for any country. The entire data of this technology will work as complete evidence in all courts of the country. This will help all complaints to be resolved within 24 hours. The entire revenue collection of the whole country, in the form of direct taxes, indirect taxes, other different taxes, import and export duties, fines, penalties, service charges, etc. will be the principle business of this technology. The HWC?-SOFTWARE of this technology will manage and look after the entire management and

trade of the Government. The rate of different taxes, fines and penalties, etc. and the rules and regulations that exist while this technology is under implementation will only be decided by the concerned government. Hence, a full-fledged, exhaustive and loophole-free Government Ordinance/Law/HWC?-ACT to implement this technology is a must.

What is the key usage of SBS-FORM-A and SBS-FORM-B in each CIN of this technology?

As mentioned earlier, this technology is not applicable to all the citizens/business ventures in the country. This is applicable to only those citizens/business ventures of the country that **pay taxes** to the government and not to those citizens/business ventures that **do not pay taxes** to the government.

Citizens/business ventures that pay taxes to the government are required to maintain all their books of accounts pertaining to their income-expenditure, sale-purchase, etc. during each financial year in SBS-FORM-A in their respective CIN under HWC?-SOFTWARE in ORGANIZED-SECTOR only.

In this technology, each transaction taking place in the country is recorded at two places i.e. in SBS-FORM-A and SBS-FORM-B in respective CIN. SBS-FORM-A is to be maintained by citizens/business ventures of the country paying taxes to the government. All the transactions taking place in ORGANIZED-SECTOR of the country are recorded in SBS-FORM-B in each CIN by the HWC?-SOFTWARE of this technology.

SBS-FORM-B under this technology is such an effective weapon that it nabs all the black money hoarders and tax evaders and the corrupt up to 99.99% in the country.

As we all know, any financial transaction takes place between two citizens/business ventures.

Example: 'A' sold his land to 'B' and 'B' bought land from 'A'.

This transaction will have four situations:

1. Both 'A' & 'B' informed the Government about their sale/purchase of the land. Here Both 'A' & 'B' are honest.

2. Both 'A' and 'B' did not inform the Government about their sale/purchase of the land. Here both 'A' and 'B' are dishonest.
3. 'A' informed the government to sell his land to 'B', but 'B' did not inform the Government that he bought the land from 'A'. Here 'A' is honest, but 'B' is dishonest.
4. 'B' informed the Government that he bought the land from 'A' but 'A' did not inform the Government that he had sold his land to 'B'. Here 'B' is honest but 'A' is dishonest.

For tracking and having effective control on all the dishonest citizens in the country and nabbing them, as mentioned above in situations 2, 3 and 4, SBS-FORM-B in each CIN was **invented**. In the Super Bank Statement of each CIN, all the transactions are recorded in two places, i.e., in SBS-FORM-A and SBS-FORM-B. If any transaction appears in SBS-FORM-B but does not appear in SBS-FORM-A, it means such a CIN holder is a dishonest citizen as he has not entered this transaction in SBS-FORM-A and has hidden this transaction from the government.

EXAMPLE: Mr. Mohan purchased a car for Rs.15 lacs from Tata Motors. Immediately after the purchase of this car Tata Motors will record this transaction in SBS-FORM-A of its CIN, Mohan purchased a car for Rs.15 lacs from Tata Motors, which will appear in SBS-FORM-B in the CIN of Mr. Mohan. If Mr. Mohan enters this transaction in SBS-FORM-A of his CIN, the transaction 'Tata Motors sold a car for Rs.15 lacs to Mr. Mohan' will immediately appear in SBS-FORM-B in the CIN of Tata Motors. In this whole transaction, both Tata Motors and Mr. Mohan are honest as under both CIN, SBS-FORM-A and SBS-FORM-B of Tata Motors and SBS-FORM-A and SBS-FORM-B of Mr. Mohan do not have any ambiguity when it comes to the sale/purchase of the car for Rs.15 lacs. Here the software generates SBS-FORM-B with the help of the reverse technique.

In other words, suppose there are 100 citizens/business ventures in a society where this technology is under implementation. If all are working honestly, there will be no ambiguity in SBS-FORM-B and SBS-FORM-A in all the 100 CINs of citizens/business ventures. But if out of these 100 citizens/business ventures, there is some ambiguity in SBS-FORM-B and SBS-FORM-A in one or few CIMs, then such a or such CIN holders are dishonest as they have not entered their transactions in SBS-FORM-A and hid the transactions from the government.

A monetary transaction takes place between two persons, either a citizen or a business venture. If one person records the transaction in its books, it is not necessary that the other person does the same. In order to ensure that the second person should also record the same transaction in the books, SBS-FORM-B came into being. Before the second person records the same transaction in its books, the software of this technology records the same transaction in SBS-FORM-B in the CIN of the second person.

Hereafter, it will be seen that if any transaction appears in SBS-FORM-B but the same transaction does not appear in SBS-FORM-A in any CIN, it means this CIN holder is a dishonest person as per this technology.

Under this technology, normally a CIN holder will be allowed to keep only one bank account (saving/current/cash credit/overdraft) account in any bank/branch of its own choice. Why is this so?

If CIN holders are allowed to have more than one bank account (running) in more than one branch of one bank or different banks, it becomes another ocean of black money in the banking sector, which even the government will be incompetent to deal with due to various reasons beyond its control. This increases the bank's operation cost at an alarming rate due to the cost of stationery used in banks, very high cost of valuable time and manpower, etc. The difference between the cost of operations to manage one account and many accounts of the same client can be very well understood. This raises a very big question mark when it comes to decreasing profitability and the quality of services being provided by the banks to their clients. Due to all these reasons, the same problem is faced even by tax authorities. To reconcile different bank accounts of one client and scrutiny thereof again results in a very a high cost on the Government's exchequer. On account of the high cost of valuable time and manpower in terms of their high salary and less output, this burden falls on the taxpayers of the country in the form of an unreasonably high and increasing taxes in the country. It is therefore in the interest of the country not to allow any CIN holder to have more than one running (current/saving/cash credit/overdraft) account in the bank.

SPECIAL NOTE: However, despite above under this technology, in reasonable cases, citizens can be allowed by the government to have **more than one bank account** in different banks/branches.

How do expenditure habits among citizens play a crucial role under this technology?

The tendency to spend money among citizens is the biggest weapon of this technology, helping to nab 99.99% of tax evaders, black money hoarders and the corrupt in the country. It is a general tendency of every human being, whether the money is earned through legal means or illegal means, to prove that **he has more money than others** and **always try to show and establish his better financial status** not only in his MOHALLA or society but also in his village, KASBA, city, district, state, country and even at the International level. Once this money comes in the ORGANIZED-SECTOR in the form of expenditure, it is SBS-FORM-B in each CIN that tracks down such citizens/business ventures that are tax evaders, black money hoarders or the corrupt, etc.

What is meant by the ORGANIZED-SECTOR and NON-ORGANIZED-SECTOR under this technology and how is the ORGANIZED-SECTOR beneficial in making this technology 100% success?

In any country, there are two sectors where all types of economic/financial transactions or the country's entire monetary trade takes place.

The first is the ORGANIZED- SECTOR, where roughly 80% of the country's trade takes place and citizens/business ventures under this sector pay various taxes to the Government. This sector covers all the Government departments, banks, private/public limited companies, medium and large scale businesses, industries, trades, etc. coming under the taxation net. Whatever happens in the ORGANIZED-SECTOR is generally informed to the Government.

The second is the NON-ORGANIZED-SECTOR, where roughly 20% of the country's trade takes place. Under this sector no one, be it a citizen or business venture, pays taxes to the government. The government does not have much information about this sector.

Only the ORGANIZED-SECTOR helps this technology to fulfill its aims up to 99.99%. It is SBS-FORM-B in each CIN that nabs such citizens/business ventures that are tax evaders, black money hoarders or the corrupt due to the consumer habits among citizens. Once any money comes or is spent under this sector, the same is bound to be reported to the Government by means of SBS-FORM-B in each CIN.

Which citizen/business venture of the country will maintain their record of all financial transactions, i.e., income-expenditure and sale-purchase, etc., in SBS-FORM-A in their respective CIN?

A complete financial transaction takes place between the two parties, i.e., citizens/business ventures. This technology keeps complete records of both parties for each transaction. As explained earlier, this technology is applicable to citizens/business ventures that pay taxes to the government and belong to the ORGANIZED-SECTOR and not to the NON-ORGANIZED-SECTOR where citizens/business ventures do not pay taxes to the Government.

Under this situation, there can be **below mentioned 3 positions:**

1. When both parties are in the NON-ORGANIZED-SECTOR, no one will keep any record of any nature in SBS-FORM-A in their CIN.
2. When both parties are in the ORGANIZED-SECTOR, both will keep their complete record of all financial transactions, i.e., income-expenditure and sale purchase, etc. in SBS-FORM-A in their CIN.
3. When one is under ORGANIZED-SECTOR and another one is under NON-ORGANIZED-SECTOR, under this situation, one who is under ORGANIZED-SECTOR will keep one's complete record of all financial transactions, i.e. income-expenditure and sale purchase, etc. in SBS-FORM-A in one's CIN and the other one will not keep any record of any nature.

SPECIAL NOTE: In all financial transactions, CIN of both parties are a must. A citizen/business venture that is not in the ORGANIZED-SECTOR and the income or expenditure or sale or purchase which is more than the fixed specified limit or the limit fixed by the Government will be caught because of SBS-FORM-B in its CIN. Hence, if anyone is in the NON-ORGANIZED-SECTOR and hides its income or expenditure or sale or purchase, which is more than the specified limit, it will be caught by this technology with the help of SBS-FORM-B in CIN of such a person and made liable for the heavy penalty and imprisonment as well.

What other important theories and principles have been used in this technology to make it 100% effective?

These are as follows:

- 1. The entire data of each citizen/business venture of the country will be kept completely confidential. Without the consent of such citizens/business ventures about which information is being sought, no one will be able to see it.**
- 2. In all business/financial/government transactions like sale-purchase, income-expenditure, etc. it will be mandatory for each citizen/business venture of the country to tell its CIN. This will compel each one in the country to work honestly.**
- 3. In all transactions, scanned copies of all documents pertaining to each transaction in terms of contracts in the form of bills of sale-purchase, agreements, sale deeds, contracts, memorandums, rent receipts, photos, videos, sanctioned maps, proposals, application, sanction notes, analytical reports, etc., will be kept in a folder in a systematic way against each transaction to maintain complete transparency and honesty about each transaction. In case of any dispute in the future, the same will work as evidence in any court of law of the country for the early disposal of the dispute. It will be mandatory for all the eligible citizens/business ventures of the country to record all such documents relating to each transaction in SBS-FORM-A before receiving/making any payment in order to avoid any dispute at the later stage.**
- 4. Without the bill, there will be no sale or purchase in the country. No matter even if this bill is 'KATCHA' or by hand made/written (in specific conditions)**
- 5. All the sale-purchase of goods and services in the country will be inclusive of all taxes under sales tax/GST system and not like GST/TAXES, etc. extra so that there is no loss of any tax to the government due to tax evasion.**
- 6. Details of all types of financial transactions/ income-expenditure/sale-purchase, etc. of each citizen/business venture of**

the country will be kept in CIN through the Super Bank Statement (SBS) of the respective CIN in SBS-FORM-A and SBS-FORM-B. This means that each transaction will be entered in two forms, i.e., SBS-FORM-A and SBS-FORM-B. SBS-FORM-A will be maintained by eligible citizens/business ventures of the country while SBS-FORM-B will be generated by the software of this technology. Here SBS-FORM-B show, which citizen/business venture of the country is honest or dishonest.

What's more important is that if any entry appears in SBS-FORM-B of a particular CIN but the same entry does not appear in SBS-FORM-A in the same CIN, it means that this CIN holder has not entered this particular entry in SBS-FORM-A and hence this CIN holder is dishonest.

7. Normally every CIN holder will be allowed to keep only one (running) bank account like saving, current, cash credit or overdraft in a bank/branch of their choice.

Under special circumstances, taking into consideration the need of the CIN holder, the government may allow any CIN holder to have **more than one account**.

8. **Declared cash balance**, bank balance, sanctioned cash credit/overdraft limit in SBS-FORM-A in each CIN in ORGANIZED-SECTOR by citizens/ business ventures of the country enables this technology to keep effective **control on all cash transactions in black money** in the system up to 100%. If anyone uses even a single penny of cash in black money, the same will be caught immediately by this technology.
9. In the country, those who use CNG, LPG, PETROL, DIESEL, KEROSENE, etc., will be issued **Mobile Cards** in order to track down black money users and tax evaders in the country.
10. Establishment of data centers as required in the entire country on government expenditure for immediate help of common citizens for their awareness and knowledge about this technology.
11. Arrangement of **informers** in the society to give information about black money hoarders and tax evaders in the society.

12. Arrangement of the **Vigilance team** and **mobile courts** in all the required areas for immediate disposal of complaints and punishment on the spot.
13. The special priority of this technology will be to make it better in the interest of citizens by providing a time chart/time frame, accountability, transparency, feedback and research wing for each work.
14. The entire operation of this technology will be looked after by all the tax officials, chartered accountants, tax advocates, TRPs and specialists from different fields of this technology under **PPP- Public Private Partnership system**.

How will the entire black money of the country come in the books of the government within a year?

After the implementation of this technology in the country, the government will seriously watch outcome result of this technology for a year or two. When the government is fully satisfied as to its 100% working and successful results and also feels that no one now in the country is in a position either to hoard black money or be involved in tax evasion or in any monetary corruption, will bring a **second ordinance/law** in the country.

This second ordinance/law will ask everyone in the country to declare all movable and immovable assets to the Government. Here declaring assets means that all such assets must be entered in the CIN of the respective citizen/business venture. If any asset, whether movable or immovable is not entered in the respective CIN of any citizen/business venture by a specified date as mentioned in the second ordinance/law, the same will be the **exclusive property of the Government**. Delay in such a declaration may be one of the reasons for imprisonment. By paying their due taxes if these have not been paid so far, on such declared assets, everyone in the country **receives an opportunity to become honest citizens**. The tax rate to be recovered at that time will be decided by the Government. Those who declare their assets in a timely manner as mentioned in the ordinance/law will not be punished or harassed for any reason whatsoever and **their identity will be kept secret**.

After this, the Government will be **forced to reduce all its tax rates** by up to one-third or even less.

How does this technology catch the use of black money in cash transactions in the country?

On the day the Government implements this technology in the country, citizens/business ventures covered under the ORGANIZED-SECTOR only will have to mention the following in SBS-FORM-A of their respective CIN.

- Opening Cash Balance
- Opening Bank Balance
- Sanctioned Cash Credit Limit in the bank or Sanctioned Overdraft Limit in the bank

If any citizen/business venture **does not declare** any amount under the above, three headings, the amount under each head will be **treated as NIL**.

The **above three headings** of this technology are such **serious and dangerous weapons** that they force each one in the country **to work honestly**.

Till the time one has white money in the above three headings, one may use some black money in the market. The day the amount of **white money becomes NIL** in the above three headings, one will start working honestly and try **to earn as much white money as one can**. If one has any amount of black money, one will be forced to declare the same to the government and convert it into white money.

EXAMPLE: Let the government implements this technology from 01.04.2021 On this day, the opening cash balance of 'A' (citizen/business venture) is Rs.1,00,000/- and the amount under the rest of the three headings are NIL. 'A' deposits a cash amount of Rs. 1,00,000/- in his bank as a loan installment. As a result, all the above three headings become NIL in SBS-FORM-A in CIN of 'A'.

After this date, 'A' gets a draft of Rs.50,000/- in cash, purchases petrol of Rs.2,000/- in cash, and pays Rs.20,000/- in cash, being the amount of insurance premium. As soon as 'A' carries out all these above three transactions, SBS-FORM-B of 'A's' CIN under cash balance will start reflecting Rs.50,000/-, Rs.52,000/- and Rs.72,000/- as Negative Cash Balance, which means 'A' has used Rs.72,000/- of black money and 'A'

will immediately get a message and will be asked to pay penalty for using black money, and additionally, 'A' may be liable for imprisonment also. Hence, 'A' will start working **honestly** as soon as the amount under the above three headings becomes NIL and will start to **generate white money** only.

How will this technology nab such citizens/business ventures that neither pay any tax to the government nor covered under the ORGANIZED-SECTOR rather than the NON-ORGANIZED-SECTOR, but are instead involved in heavy tax evasion, black money hoarding and corruption as well?

The following examples will not only answer the above question, but will also let you know a lot about this technology.

EXAMPLE-1: A citizen has FDRs for Rs.60 lacs in different banks. He has interest income from such FDRs for more than Rs.5 lacs per year. As per the law, he should pay tax as his total interest income exceeds the total exempted income tax limit, but he, being in the NON-ORGANIZED-SECTOR, does not pay any tax to the government.

With the implementation of this technology, whenever different banks pay any interest on these FDRs for Rs.60 lacs, the same will start reflecting in SBS-FORM-B in CIN of A. Soon the total interest income exceeds the total exempted income tax limit of a citizen and A will immediately get a message on his mobile such as:

1. A has exceeded exempted income tax limit and is required to pay tax on the exceeded amount of income.
2. He has now been covered under the ORGANIZED-SECTOR and is hereafter required to note all his financial transactions, income-expenditure and sale-purchase, etc., in SBS-FORM-A in his CIN, failing which he will be required to pay heavy penalty and may undergo imprisonment as well.

Example-2: There is a small shopkeeper B in a developed colony of a city. His monthly income and sale are more than Rs.1 lac and Rs10 lacs, respectively, but he does not pay any tax to the government as he is part of the NON-ORGANIZED-SECTOR.

Since all of his purchases are from the wholesale shopkeepers already in the ORGANIZED-SECTOR, with the implementation of this technology, all his purchases

will start reflecting in SBS-FORM-B of his CIN. Soon his purchase limit exceeds the exempted purchase limit of a citizen in the country, and the Government will immediately catch such a shopkeeper giving information on his mobile. Apart from recovering all taxes, the Government will include this shopkeeper in the ORGANIZED-SECTOR for noting all his financial transactions, income-expenditure, sale-purchase, etc. in SBS-FORM-A in his CIN, failing which he will be liable for the heavy penalty and imprisonment as well.

Example -3: There is a citizen C who does not pay any tax to the government. When this technology is implemented, he buys a car of Rs.80 lacks from any state other than his state.

Soon after the purchase of this car, this entire transaction will start reflecting in SBS-FORM-B in his CIN along with all the documents and evidence relating to the purchase of this car. The Government will catch this citizen C by sending a message about the above transaction on his mobile. Apart from recovering all due taxes, the Government will include this citizen in the ORGANIZED-SECTOR for noting all his financial transactions, income-expenditure and sale-purchase, etc. in SBS-FORM-A in his CIN, failing which he will be liable for a heavy penalty and imprisonment as well.

Example-4: There is a citizen D who does not pay any tax to the government. With the implementation of this technology, he left his state and bought a grand house worth Rs. 4.5 crores in another state of the country.

Soon after buying the said grand house, this entire transaction will reflect in SBS-FORM-B in his CIN along with all the documents and evidence relating to the purchase of this grand house. The Government will catch citizen D by sending a message about the above transaction on his phone. Apart from recovering all the due taxes, the Government will include this citizen in the ORGANIZED-SECTOR for noting all his financial transactions, income-expenditure and sale-purchase, etc. in SBS-FORM-A in his CIN, failing which he will be liable for the heavy penalty and imprisonment as well.

Example-5: There is one government officer E. His salary income is only Rs.12 lakh per annum. There is no official record of any deposit in any bank. But due to corrupt and illegal ways, his income is in crores of rupees per year. Even when this technology works in the country, he spends Rs. 20 crores on buying a grand house, farming land, a car and some gorgeous ornaments.

Soon after investing Rs.20 crores on the above, four transactions, all these four transactions will start reflecting in SBS-FORM-B in his CIN along with all the documents, photos and evidence, etc., relating to the above four transactions. The Government will catch this officer E by sending a message about the above four transactions on his mobile. Apart from recovering all due taxes, the Government will ask this officer E to correctly note all his financial transactions, income-expenditure and sale-purchase, etc. in SBS-FORM-A in his CIN, failing which he will be liable to pay a heavy penalty and face imprisonment as well. In addition to the above, the government will also put in an inquiry as to the **source of this illegal money with him.**

Example-6: There is a citizen F whose work is kidnapping, robbery and contract killing, etc. Obviously, he does not pay any kind of tax to the government.

Like all citizens who spend, he will also use all his money to enjoy all the pleasures of life. All such expenses will mostly be in the ORGANIZED-SECTOR. In this case, his declared **cash will be NIL.** Hence, whatever he will spend in the market enjoying all the pleasures of life will be recorded in SBS-FORM-B in his CIN along with his total purchases with a negative cash balance (**purchases made with black money**) and the government will catch him by sending a message on his mobile, with the complete details of purchases **he made with black money.** It will not only recover all due taxes from him, but **also the country's police will be after him.** The software of this technology will also help the government know **where this citizen has been working from.** In such a situation, this citizen will have no other option but to reform and work towards becoming a good citizen of the country.

Example-7: One company earned an actual profit of Rs.30 crores. Prior to the implementation of technology, it showed only Rs.3 crores as the profit made to the government after tax evasion, i.e., 10% profit as against the actual profit of Rs.30 crores. The remaining profit of Rs.27 crores was shown to the Government **as expenses** on various heads of the company. This entire game of tax evasion is done with the connivance of tax officials, **thereby looting the government exchequer.**

With the implementation of this technology, the above example will not be possible because records of all the transactions of both parties will be recorded. Hence, it will not be **possible to make bogus entries anywhere** and if one does so, he will be caught immediately; so this technology will make everyone in the country work honestly.

Example-8: The government has given a contract to any company to build a stadium of Rs.300 crores. Before the technology was implemented, it used to be that the company did not construct the stadium and make the loot of entire Rs.300 crores with the connivance of all the concerned corrupt officials of different departments of the government.

But this would not be possible if this technology had been implemented in the country, as it keeps complete records of all the transactions of both parties and the full account of both sides of each transaction. So who spent or earned would be very easy for the government to know from the bank accounts of all the parties, SBS-FORM-A and SBS-FORM-B, along with whole documents, photos, evidence, etc. Therefore, no citizen/ institution/corrupt official in the country will be able to do any kind of fraudulent act of **dusting the eyes of the government**. If someone does this, then he will be caught.

WITH THANKS



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We want to give India and the whole world such a wonderful, prosperous, and affluent society which is completely free from black money, tax evasion, corruption, dishonesty, etc., where poverty, hunger, misery or helplessness, etc., could not touch even any citizen. The process of our legal system should be such where every trial is decided in a few days instead of 50 years, and such system is still possible even today.

HONEST WITH CIN?