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UNIT-VI-INDIAN ECONOMY

Fiscal Policy and Monetary Policy:

Fiscal federalism is defined as financial relations between units of governments in a federal government system. Fiscal federalism is part of the broader public finance discipline. The term was introduced by the German-born American economist Richard Musgrave in 1959. Fiscal federalism deals with the division of governmental functions and financial relations among levels of government.

What is the Finance Commission?

It is a commission formed by the president of India under the provision of Article 280 of the Indian constitution for five years. It decides the share of states in the total tax collection of the centre government. Currently, the tenure of 15th finance commission is in progress which is headed by the former RBI governor Mr. N.K. Singh. The duration of 15th finance commission is 2021 to 2026.

What are the Functions of the Finance Commission?

The main functions of finance commission are

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(i) The distribution of the net proceeds of the taxes to be shared between the union and states and allocation of such proceeds among the states.

(ii) The principles which should govern the payments of grants- in aid by the centre to the states.

(iii) Any other matter concerning financial relations between the centre and the states.

So its main function is to recommend how the Union government should share taxes levied by it with the states. These recommendations cover a period of five years. The commission also lays down rules by which the centre should provide grants-in-aid to states out of the Consolidated Fund of India. It is also required to suggest measures to augment the resources of states and ways to supplement the resources of Panchayats and Municipalities.

Which finance commission is in progress?

Currently, the tenure of 15th finance commission is in progress. This is lead by the former RBI Governor Mr. N.K. Singh. The final recommendations of the 15th finance commission for the 2021-26 period will be submitted by October 30, 2020.

How does the finance commission ensure the fiscal federalism in the country?

Under the federal structure envisaged in the Constitution, most of the taxation powers are with the Centre but the bulk of spending is done by the states. Such a federal structure requires the transfer of resources from the Centre, which levies and collects the big taxes such as income tax and indirect taxes like excise and customs, to the states.

So with the help of proper allocation of resources among the different states on the basis of population of the state, fiscal condition of the state, forest cover of the states, income distance and area of the states. So by this proper bifurcation, the finance commission avoids the confrontation between the states and centre.

What is the force of the commission's recommendations?

The Constitution does not make the recommendations of the Finance Commission binding on the government of the day. However, there is a strong precedent that governments generally go by the suggestions

as far as sharing of revenues is concerned. These recommendations relating to the distribution of Union taxes and duties and grants-in-aid are usually implemented by presidential order.

Monetary Policy of RBI: Monetary policy refers to the credit-control measures adopted by the central bank of a country. In the case of the Indian economy, RBI is the sole monetary authority that decides the supply of money in the economy.

The Chakravarty committee has emphasized that price stability, growth, equity, social justice, promoting and nurturing the new monetary and financial institutions have been important objectives of the monetary policy in India.

RBI Monetary Policy2022: Highlights

1- **Repo Rate and Reverse Repo Rate** will remain unchanged at 4% and 3.35% respectively.

2- The MPC is projecting GDP growth at 7.8% and inflation at 4.5% for FY23.

GDP growth rate:

1 growth at 17.2%

2 growth at 7%

3 growth at 4.3%

4 growth at 4.5%

Inflation rate:

1 inflation at 4.9%

2 inflation at 5%

3 inflation at 4%

4 inflation at 4.2%

3- 10-year **bond yields plummeted over 5 basis points** to 6.75%.

4- **On Tap Liquidity Facility for Emergency Health Services** of Rs. 50,000 crore and **Contact Intensive Sectors** of Rs. 15,000 crore announced in May and June 2021 respectively has been **extended from March 31 till 30 June 2022** due to continued uncertainty following the third wave of Covid pandemic.

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5- The cap under **e-RUPI Prepaid Single-Use Digital Payment Voucher** issued by Centre and States increased from Rs. 10,000 to **Rs. 1 lakh per voucher.** The vouchers can now be used until the amount is completely redeemed.

6- **NACH mandate limit increased to Rs. 3 crore** for trade-related settlements from earlier Rs. 1 core, thereby enhancing the ease of financing the growing liquidity requirements of MSMEs.

7- RBI Governor Shaktikanta Das warned crypto investors stating that '**cryptocurrency does not have any underlying, not even a tulip'.**

8- **Digital Rupee will be launched this year** as announced in Budget 2022-23 by FM Sitharaman after testing design features and other aspects.

Instruments of Monetary Policy

The instruments of monetary policy are of two types:

1. **Quantitative:**

   General or indirect (CRR, SLR, Open Market Operations, Bank Rate, Repo Rate, Reverse Repo Rate)

2. **Qualitative:**

   Selective or direct (change in the margin money, direct action, moral suasion)

Both methods affect the level of aggregate demand through the supply of money, cost of money and availability of credit. Of the two types of instruments, the first category includes bank rate variations, open market operations and changing reserve requirements (cash reserve ratio, statutory reserve ratio).

Policy instruments are meant to regulate the overall level of credit in the economy through commercial banks. The selective credit controls aim at controlling specific types of credit. They include changing margin requirements and regulation of consumer credit.

Monetary Policy is discussed under:

1. General Credit Controls:

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These are designed to control and adjust the size of a volume of deposits created and the cost of bank credit in general without regard to the particular field of an enterprise or economic activity in which the credit is used.

a. Bank Rate Policy:

- The bank rate is the minimum lending rate of the central bank at which it rediscounts first-class bills of exchange and government securities held by the commercial banks.
- When the central bank finds that inflation has been increasing continuously, it raises the bank rate so borrowing from the central bank becomes costly and commercial banks borrow less money from it (RBI).
- The commercial banks, in reaction, raise their lending rates to the business community and borrowers who further borrow less from the commercial banks.
- There is a contraction of credit and prices are checked from rising further. On the contrary, when prices are depressed, the central bank lowers the bank rate.
- It is cheap to borrow from the central bank on the part of commercial banks.
- The latter also lower their lending rates. Businessmen are encouraged to borrow more.
- Investment is encouraged and followed by rising output, employment, income and demand and the downward movement of prices is checked.

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List of Public Sector Banks in India and their Headquarters

b. Open Market Operations:

- Open market operations refer to the sale and purchase of securities in the money market by the central bank of the country.

- When prices start rising and there is a need to control them, the central bank sells securities. The reserves of commercial banks are reduced and they are not in a position to lend more to the business community or general public.
- Further investment is discouraged and the rise in prices is checked. Contrariwise, when recessionary forces start in the economy, the central bank buys securities.
- The reserves of commercial banks are raised so they lend more to the business community and the general public.
- It further raises Investment, output, employment, income and demand in the economy hence the fall in price is checked.

c. Changes in Reserve Ratios:

- Under this method, CRR and SLR are two main deposit ratios, which reduce or increase the idle cash balance of commercial banks.
- Every bank is required by law to keep a certain percentage of its total deposits in the form of a reserve fund in its vaults and also a certain percentage with the central bank.
- When prices are rising, the central bank raises the reserve ratio.
- Banks are required to keep more with the central bank.
- Their reserves are reduced and they lend less.
- The volume of investment, output and employment are adversely affected.
- In the opposite case, when the reserve ratio is lowered, the reserves of commercial banks are raised. They lend more and the economic activity is favourably affected.

2. Selective Credit Controls:

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Selective credit controls are used to influence specific types of credit for particular purposes. They usually take the form of changing margin requirements to control speculative activities within the economy. When there is a brisk speculative activity in the economy or in particular sectors in certain commodities and prices start rising, the central bank raises the margin requirement on them.

Structure of Banking Sector in India

a. Change in Margin Money:

The result is that the borrowers are given less money in loans against specified securities. For instance, raising the margin requirement to 70% means that the pledger of securities of the value of Rs 10,000 will be given 30% of their value, i.e. Rs 3,000 as a loan. In case of a recession in a particular sector, the central bank encourages borrowing by lowering margin requirements.

b. Moral Suasion:

Under this method, RBI urges commercial banks to help in controlling the supply of money in the economy.

Objectives of the Monetary Policy of India

1. **Price Stability:**
   Price Stability implies promoting economic development with considerable emphasis on price stability. The centre of focus is to facilitate the environment which is favourable to the architecture that enables the developmental projects to run swiftly while also maintaining reasonable price stability.
2. **Controlled Expansion Of Bank Credit:**
   One of the important functions of RBI is the controlled expansion of bank credit and money supply with special attention to the seasonal requirements for credit without affecting the output.
3. **Promotion of Fixed Investment:**
   The aim here is to increase the productivity of investment by restraining non-essential fixed investment.
4. **Restriction of Inventories:**
   Overfilling of stocks and products becoming outdated due to excess stock often results in the sickness of the unit. To avoid this problem the central monetary authority carries out this essential function of

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restricting the inventories. The main objective of this policy is to avoid over-stocking and idle money in the organization

5. **Promotion of Exports and Food Procurement Operations:**

   Monetary policy pays special attention in order to boost exports and facilitate trade. It is an independent objective of monetary policy.

6. **Desired Distribution of Credit:**

   Monetary authority has control over the decisions regarding the allocation of credit to priority sector and small borrowers. This policy decides over the specified percentage of credit that is to be allocated to the priority sector and small borrowers.

7. **Equitable Distribution of Credit:**

   The policy of the Reserve Bank aims equitable distribution to all sectors of the economy and all social and economic classes of people

8. **To Promote Efficiency:**

   It is another essential aspect where the central banks pay a lot of attention. It tries to increase the efficiency in the financial system and tries to incorporate structural changes such as deregulating interest rates, easing operational constraints in the credit delivery system, introducing new money market instruments etc.

9. **Reducing the Rigidity:**

   RBI tries to bring about the flexibilities in the operations which provide considerable autonomy. It encourages a more competitive environment and diversification. It maintains its control over the financial system whenever and wherever necessary to maintain the discipline and prudence in operations of the financial system.

Goods and Services Tax:

Goods and Services Tax (GST) is a federal tax. GST is an indirect tax, imposed on the sale of goods and services. It is implemented throughout the country since July 1, 2017. There will be no distinction between goods and services for the purpose of taxation. GST will be a destination-based tax. This implies that all State GST collected will ordinarily accrue to the State where the consumer of the goods or services sold resides.

To ensure the similar tax structure in the country the central government has implemented the GST in the country since July 1, 2017. As of now there are 5 types of GST rates in the country. These rates are; 0,5,12,18 and 28 percent.

Rationale behind moving towards GST:

- Presently, the Constitution empowers the Central Government to levy excise duty on manufacturing and service tax on the supply of services.
- Further, it empowers the State Governments to levy sales tax or value added tax (VAT) on the sale of goods.
- This exclusive division of fiscal powers has led to a multiplicity of indirect taxes in the country.
- In addition, central sales tax (CST) is levied on inter-State sale of goods by the Central Government, but collected and retained by the exporting States.
- Further, many States levy an entry tax on the entry of goods in local areas.
- This multiplicity of taxes at the State and Central levels has resulted in a complex indirect tax structure in the country that is ridden with hidden costs for the trade and industry.
- Firstly, there is no uniformity of tax rates and structure across States.
- Secondly, there is cascading of taxes due to 'tax on tax'.
- No credit of excise duty and service tax paid at the stage of manufacture is available to the traders while paying the State level sales tax or VAT, and vice-versa. Further, no credit of State taxes paid in one State can be availed in other States.
- Hence, the prices of goods and services get artificially inflated to the extent of this 'tax on tax'.
- The introduction of GST would mark a clear departure from the scheme of distribution of fiscal powers envisaged in the Constitution.

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- The proposed dual GST envisages taxation of the same taxable event, i.e., supply of goods and services, simultaneously by both the Centre and the States.
- Therefore, both Centre and States will be empowered to levy GST across the value chain from the stage of manufacture to consumption.
- The credit of GST paid on inputs at every stage of value addition would be available for the discharge of GST liability on the output, thereby ensuring GST is charged only on the component of value addition at each stage.
- This **would ensure that there is no 'tax on tax' in the country.**

Destination-Based Consumption Tax:

GST will be a destination-based tax. This implies that all SGST collected will ordinarily accrue to the State where the consumer of the goods or services sold resides.

Central Taxes to be subsumed:

i. Central Excise Duty

ii. Additional Excise Duty

iii. The Excise Duty levied under the Medicinal and Toiletries Preparation Act

iv. Service Tax

v. Additional Customs Duty, commonly known as Countervailing Duty (CVD)

vi. Special Additional Duty of Customs-4% (SAD)

vii. Cesses and surcharges in so far as they relate to supply of goods and services.

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State Taxes to be subsumed:

i. VAT/Sales Tax

ii. Central Sales Tax (levied by the Centre and collected by the States)

iii. Entertainment Tax

iv. Octroi and Entry Tax (all forms)

v. Purchase Tax

vi. Luxury Tax

vii. Taxes on lottery, betting and gambling

viii. State cesses and surcharges in so far as they relate to supply of goods and services.

All goods and services, except alcoholic liquor for human consumption, will be brought under the purview of GST.

Salient features of the Constitution (122nd) Amendment Bill, 2014: are as follows:-

1. GST, or Goods and Services Tax, will subsume central indirect taxes like excise duty, countervailing duty and service tax, as also state levies like value added tax, octroi and entry tax, luxury tax.

2. The final consumer will pay only the GST charged by the last dealer in the supply chain, with set-off benefits at all the previous stages.

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3. Petroleum and petroleum products have been constitutionally included as 'goods' under GST. However, it has also been provided that petroleum and petroleum products shall not be subject to the levy of GST till notified at a future date on the recommendation of the GST Council.

The present taxes levied by the States and the Centre on petroleum and petroleum products, viz. Sales Tax/VAT and CST by the States, and excise duty the Centre, will continue to be levied in the interim period.

4. Taxes on tobacco and tobacco products imposed by the Centre shall continue to be levied over and above GST.

5. In case of **alcoholic liquor for human consumption,** States would continue to levy the taxes presently being levied, i.e., State Excise Duty and Sales Tax/VAT.

6. It will have two components - Central GST levied by the Centre and State GST levied by the states.

7. However, only the Centre may levy and collect GST on supplies in the course of inter-state trade or commerce. The tax collected would be divided between the Centre and the states in a manner to be provided by parliament, on the recommendations of the GST Council.

8. The GST Council is to consist of the union finance minister as chairman, the union minister of state of finance and the finance minister of each state.

9. The bill proposes an additional tax not exceeding 1% on inter-state trade in goods, to be levied and collected by the Centre to compensate the states for two years, or as recommended by the GST Council, for losses resulting from implementing the GST.

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GST Compensation:

- Due to a shift from origin based to destination based indirect tax structure, some States might face drop in revenue in the initial years.
- To help the States in this transition phase, the Centre has committed to compensate all their losses for a period of 5 years.
- Accordingly, clause 19 has been inserted in the Constitution (122nd) Amendment Bill, 2014 to provide for compensation to States by law, on the recommendation of the Goods and Services Tax Council, for loss of revenue arising on account of implementation of the goods and services tax for a period of five years.

Concept of Direct and Indirect Taxes:

A tax may be defined as a fee charged by a government on a product, income or an activity. It is a pecuniary burden laid upon individuals or property owners to support the Government, a payment exacted by legislative authority. A tax "is not a voluntary payment or donation, but an enforced contribution, exacted pursuant to legislative authority". Taxes are broadly classified into direct and indirect taxes.

Direct Taxes:

- If a tax is levied directly on or wealth an individual or an organization it is called direct tax. A direct tax is a kind of charge, which is imposed directly on the taxpayer and paid directly to the Government by the persons (juristic or natural) on whom it is imposed.
- An incidence of direct tax cannot be shifted by the taxpayer to someone else. The burden of such tax is borne by the payer of tax himself. An important direct tax imposed in India is income tax.

Indirect Taxes:

- If tax is levied on the price of a good or service, then it is indirect tax. The person paying the indirect tax passes on the incidence of tax to some other person.

- He collects the tax from his customer on sale of goods and services and remits it to the government. The ultimate burden of such tax falls on the final consumer of such goods and services. If the taxpayer (such as a manufacturer or provider of service or seller of goods) is just a conduit and at every stage the taxincidence is passed on till it finally reaches the consumer, who really bears the brunt of it, such tax is indirect tax.

- An indirect tax is one that can be shifted by the taxpayer to someone else. Indirect taxes are also called consumption taxes, they are regressive in nature because they are not based on the principle of ability to pay. All the consumers, including the economically challenged bear the brunt of the indirect taxes equally.

- Indirect taxes are levied on consumption, expenditure, privilege, or right but not on income or property. Hitherto, a number of indirect taxes were levied in India, namely, excise duty, customs duty, service tax, central sales tax (CST), value added tax (VAT), entry tax, purchase tax, entertainment tax, tax on lottery, betting and gambling, luxury tax, tax on advertisements, etc. However, indirect taxation in India has witnessed a paradigm shift on July 01, 2017 with the introduction of a unified indirect tax regime wherein a large number of Central and State indirect taxes have been subsumed into a single tax – Goods and Services Tax (GST). The introduction of GST is a very significant step in the field of indirect tax reforms in India.

Features of Indirect-taxes:

A major source of revenue:

Indirect taxes are an important source of tax revenues for Governments all over the world and continue to grow as more and more countries are moving to consumption oriented tax regimes. In India, indirect taxes contribute more than 50% of the total tax revenues of Central and State Governments.

Tax on commodities and services:

- It is levied on commodities at the time of manufacture or purchase or sale or import/export thereof. Hence, it is also known as commodity taxation. It is also levied on provision of services.

- Shifting of burden: In the indirect taxes the tax burden is shifted by the tax payer to his customer. The tax is collected through the selling price of goods and services and remitted to the tax department of the government. Price of goods and services serves as vehicle for indirect taxes.

- For example, GST paid by the supplier of the goods is recovered from the buyer by including the tax in the cost of the commodity.

No direct pinch to tax payers:

- Since, value of indirect taxes is generally inbuilt in the price of the commodity or service, most of the time the tax payer pays the tax without actually knowing that he is paying tax to the Government. Thus, tax payer does not perceive a direct pinch while paying indirect taxes. Through the purchase and consumption of various goods and services in our day to day life we are regularly paying several indirect taxes to the government treasury.

Inflationary:

- As indirect taxation directly affects the prices of commodities and services a rise in indirect taxes leads to inflationary trend.
- Wider tax base:
- Unlike direct taxes, the indirect taxes have a wide tax base. Majority of the products or services are subject to indirect taxes with low thresholds. Hence every person in a nation is indirect tax-payee. Therefore, it is rightly said that there are two things certain in human life namely, death and taxes.

Promotes social welfare:

- High taxes are imposed on the consumption of harmful products (also known as 'sin goods') such as alcoholic products, tobacco products etc.
- This not only curtails their consumption but also enables the State to collect substantial revenue.
- Thus indirect taxes indirectly promote social welfare. Regressive in nature: Generally, the indirect taxes are regressive in nature.
- The rich and the poor have to pay the same rate of indirect taxes on certain commodities of mass consumption.
- This may lead to further increase the income disparities between the rich and the poor.
- Evolution of GST in India:

- France was the first country to implement GST in the year 1954. Within 62 years of its advent, about 160 countries across the world have adopted GST because this tax has the capacity to raise revenue in most transparent and natural manner.

Kelkar Task Force 2004 :

- The Finance Ministry of Government of India set up a Task Force under the chairmanship Mr.Vijay Kelkar in 2004 on the implementation of Fiscal Responsibility and Budget Management.
- It made recommendations to bring about a radical transformation of the Indian Tax System.
- It disagreed with the existing approach of the government to reduce government expenditure to achieve the fiscal consolidation.
- It has advised to go for a Revenue-led Approach which focuses on enhancing the revenues instead of compressing the expenditure.
- It went further to suggest that the Government should enhance capital expenditure in order to counterbalance the contraction effects of fiscal consolidation.
- The Goods and Service Tax is an outcome of the recommendations of the Task Force under the chairmanship of Mr. Vijay Kelkar.
- In India the draft of Goods and Service Tax (GST) was presented in the parliament in August, 2009.
- Initiative of NDA Government: Subsequently, the then Union Finance Minister, Shri P. Chidambaram announced that GST would be introduced from April 1, 2010. Since then, GST missed several deadlines and continued to be shrouded by the clouds of uncertainty.
- The talks of ushering in GST, however, gained momentum in the year 2014 when the NDA Government tabled the Constitution. (122nd Amendment) Bill, 2014 on GST in the Parliament on 19 th December, 2014.
- The Lok Sabha passed the Bill on 6th May, 2015 and Rajya Sabha on 3rd August, 2016. Subsequent to ratification of the Bill by more than 50% of the States, Constitution. (122nd Amendment) Bill, 2014 received the assent of the President on 8th September, 2016 and became Constitution (101st Amendment) Act, 2016, which paved the way for introduction of GST in India.

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- In the following year, on 27th March, 2017, the Central GST legislations - Central Goods and Services Tax Bill, 2017 integrates Goods and Service Tax Bill, 2017, Union Territory Goods and Services Tax Bill, 2017 and Goods and Services Tax (Compensation to States) Bill, 2017 were introduced in Lok Sabha.

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- PG TRB:ECONOMICS MATERIAL+Q. BANK (T/M & E/M)
- PG TRB: HISTORY MATERIAL + Q. BANK (T/M & E/M)
- PG TRB: ZOOLOGY MATERIAL + QUESTION BANK (E/M)
- PG TRB: BOTANY MATERIAL +QUESTION BANK (T/M& E/M)
- PG TRB: GEOGRAPHY STUDY MATERIAL (E/M)
- TRB-BEO STUDY MATERIAL (T/M & E/M) AVAILABLE

PG-TRB: COMPUTER INSTRUCTOR-GRADE-I (NEW SYLLABUS)-2022-2023 STUDY MATERIAL AVAILABLE

10% Discount for all materials. Materials are sending through **COURIER**.

TO CONTACT

8072230063

SRIMAAN