

# INDIA 2025 – 2028: A BLUEPRINT FOR FINANCIAL SUPREMACY

## 1. Deposit Scheme for Economic Growth

To stimulate economic activity and promote tourism development, a three-tier deposit scheme is proposed:

- **Deposits up to ₹50 lakhs:** 10% interest rate
- **Deposits up to ₹10 crores:** 5% interest rate
- **Deposits above ₹10 crores:** No interest

This scheme aims to encourage consumption, boost tourism, and create employment opportunities, ultimately driving economic growth and enhancing national development.

2. Many assets remain unsold and idle due to the high tax burden associated with their transfer, effectively rendering them "dead assets." Exempting asset sales from taxation would allow property owners to receive the full value of their assets, thereby unlocking liquidity and stimulating economic activity. Rather than taxing the sale of assets, the government could generate revenue by levying taxes on the goods and services purchased with the sale proceeds. This consumption-based tax approach would not only promote economic growth but also contribute to financial stability and debt reduction, ultimately benefiting the nation's economy.
3. Reducing real estate registration fees can stimulate economic growth by increasing registration rates, attracting investments, and creating job opportunities. This reform can lead to enhanced transparency, increased government revenue, and improved employment prospects, ultimately catalysing the country's economic development
4. Adopt a balanced tax regime that avoids excessive taxation (Super Tax), while ensuring a minimum tax contribution from all taxpayers, to foster economic growth, encourage compliance, and promote financial stability.
5. A tiered tax structure for industries would be beneficial, comprising three categories:
  - Large-scale corporations (e.g., multinational companies like Pepsi and Coca-Cola)
  - Medium-sized industries
  - Micro, Small, and Medium Enterprises (MSMEs)

This classification would allow for more targeted and equitable taxation, supporting the growth of MSMEs while ensuring larger corporations contribute appropriately

6. Modern rail ports of approximately one lakh:

- 33% for goods stations to facilitate commodity trading (pvt)
- 33% for Hill tourism stations (pvt)
- 33% for Government rail ports (In that 33% of ports 50% should be private)

7. Among the thousand seaports, a suggested allocation could be:

- 33% for fishing ports (private sector)
- 33% for tourism ports (private sector)
- 33% for government ports, with 30% to 50% of these ports invested by the private sector through partnerships or concessions.

8. Among the 5 lakh bus terminals, a proposed allocation could be:

- 33% for tourism-focused bus terminals (private sector)
- 33% for long-distance bus terminals (private sector)
- 33% for government bus terminals, with 50% by the private sector through partnerships or concessions.

9. Same in the case of airports: 70% of private investment and 30% of government investment.

10. Empowering farmers to become 'Star Farmers' through affordable financing options, such as loans at 2% interest.

11. Proposal for a Comprehensive Employment Exchange System at the Panchayat Level

Objective: To establish a robust employment exchange system in every panchayat, facilitating job registration, employment tracking, and targeted government subsidies for the needy.

☐ Key Features:

- Universal Registration: All jobs, including real estate, education, and other sectors, would be registered on the employment exchange platform. Every individual would be encouraged to register, providing details about their employment status and income.
- Employment Tracking: The system would enable the government to track employment rates, income levels, and identify individuals who are unemployed or living in poverty.
- Targeted Subsidies: Based on the data collected, the government could provide subsidies, free ration, and other essential items to those who genuinely need them, while excluding those who are employed and earning a steady income.
- Prevention of Misuse: The system would help identify individuals who might be misrepresenting their employment status to avail subsidies, ensuring that government support reaches the intended beneficiaries.
- Digital Connectivity: The employment exchange would be accessible through mobile phones, allowing individuals to register, update their information, and access services remotely.

☐ Benefits:

- Improved Employment Data: The system would provide valuable insights into employment trends, enabling policymakers to make informed decisions.
- Efficient Subsidy Distribution: Targeted subsidies would ensure that government support reaches those who need it most, reducing waste and inefficiency.
- Increased Transparency: The digital platform would promote transparency, accountability, and good governance.

□ Implementation:

- Infrastructure Development: Establish employment exchange offices in every panchayat, with necessary infrastructure and trained personnel.
- Digital Platform: Develop a user-friendly digital platform for registration, data collection, and service delivery.
- Awareness and Training: Conduct awareness campaigns and training programs to educate individuals about the benefits and usage of the employment exchange system.

By implementing this comprehensive employment exchange system, the government can promote transparency, efficiency, and inclusivity in employment tracking and subsidy distribution, ultimately enhancing the well-being of its citizens.

12. River Interlinking Project: Diverting hill water to middle fields for drinking and agricultural use, ensuring sustainable water management
- 13 Streamlined Import-Export Process: Simplify procedures for SSI, MSME, and small units to facilitate seamless international trade, promoting economic growth and competitiveness
- 14 Introducing Digital Lottery for National Development: A novel initiative to digitize lottery ticket sales, allowing citizens to purchase up to three tickets per mobile per day. Winners will receive prizes on the same day (by 4-5 PM). The government will levy a 7% tax on winnings. To increase accessibility, prizes will be distributed among multiple winners, with the highest prize being ₹1 lakh for 100 winners (totaling ₹1 crore). Other prizes will range from ₹5,000 to ₹50,000. This daily lottery system aims to enhance the standard of living, reduce poverty, and promote national development by providing more people with opportunities to win.
- 15 Leveraging cutting-edge technology to boost food production, including rice, corn, and wheat, to enhance crop yields, improve quality, and ensure food security.
- 16 Black money should be eliminated at any cost.
- 17 Construct chemical factories in swamp areas
- 18 Slum Rehabilitation through Intergenerational Housing

Our proposal involves building new flats with an old-age home on the ground floor and residential units for their children on the upper floors, fostering a supportive family environment.

- 19 More and more tourism development creates more job opportunities.
- 20 MSME (Big productions must) up to 100crore
- 21 Promote windmill
- 22 Promote solar
- 23 We propose expanding the membership limit for NBFCs from 2 to 1,000 members, fostering economic growth and development in India. This move aims to empower rural communities and villages to invest without stringent restrictions, particularly in Reserve Bank of India (RBI) instruments, with interest rates ranging from 12% to 24%. With NBFCs providing salaries, this initiative has the potential to be a game-changer in India's financial landscape.
- 24 Promote Plastic Reprocessing
- 25 The national tax structure should be upgraded biennially, with tax segments defined to ensure stability. Tax increases on specific materials should be implemented only once every two years, without annual revisions. This approach will enhance financial stability in India. Additionally, domestically produced goods should be categorized into two segments for tax purposes; MSMEs should benefit from lower tax rates and interest rates on loans, while larger corporations should face higher tax rates and stricter lending terms. A single, tiered system with preferential rates for MSMEs would eliminate the need for dual subsidies.
- 26 Implementing a global biennial tax revision framework would foster international tax stability, promoting a more predictable and stable business environment. We recommend adopting this approach universally, facilitating a cohesive and efficient global tax landscape.
- 27 Purify sea water and utilize it for irrigation and drinking water in water-scarce areas.
- 28 The Chitti Act Commission's proposed 7-10% interest rate framework has the potential to be a game-changer for India's financial stability. This initiative is expected to generate significant employment opportunities, with salaries provided by the Chitti company, thereby contributing to the country's economic growth and development.
- 29 Fieldwork should be conducted by government officers and staff in agriculture and irrigation, with performance-based evaluations tied to tangible benefits

delivered to the public. Salary increments for departmental personnel should be contingent upon demonstrable advantages to the people, ensuring accountability and effectiveness in public service delivery.

- 30 Implementing a segmented education system can cater to diverse student interests and aptitudes. This approach can include streams like social work, road safety, defence, and law enforcement, while redirecting students with competitive tendencies into sports and athletics
- 31 Transform polytechnics, ITIs, and GTS into public workshops, offering practical skill training and development programs
- 32 Teaching professionals' salary increments and pensions will be linked to enhancing education standards
- 33 Link teacher compensation and pension benefits to measurable improvements in student outcomes and education quality.
- 34 Streamline and expedite the permitting process for construction projects, including industrial, agricultural, and residential developments.
- 35 By transforming real estate into a thriving industry through lower taxes, we can stimulate business growth, increase cash transactions, and create more employment opportunities.
- 36 By transitioning to a digital payment ecosystem, where all transactions are made through banks, we can increase bank transactions, reduce black money, and create more job opportunities in the financial sector.
- 37 Adopt a tax model in which commercial properties, such as shops and factories, contribute ₹1 per square feet annually to the central government, with the funds utilized to promote employment opportunities and development.
- 38 Similar to robust economies like the US and UK, implementing a significant salary hike across the board, such as increasing a Rs 10,000 salary to Rs 30,000 - Rs 1 lakh, would inject substantial purchasing power into the economy. This, in turn, would enable farmers to earn a better income from their agricultural products, as well as SSI products. (crucial economy) (collapsible)
- 39 The prolonged delay in court cases is a form of cruelty and poses significant risks. In many instances, unscrupulous lawyers exploit clients by deliberately dragging out cases to extract more money from them. This malpractice is rampant and warrants urgent attention. This will adversely affect the national and individual development. The central government should take proactive measures to address this issue and ensure timely justice for all.

- 40 To enhance transportation infrastructure, we propose a hybrid model for national highways, akin to the historic Silk Route, where private sector participation is encouraged through a 50% stake in designated routes. Meanwhile, bus routes would be allocated through a transparent public auction process, prioritizing long-distance routes to ensure efficient and competitive services. This approach aims to leverage private investment, expertise, and innovation while maintaining public oversight and regulation, ultimately improving the overall transportation network and user experience.
- 41 India can leverage its traditional Ayurveda practices to promote hospital tourism, offering affordable and high-quality healthcare services to both national and international patients, inspired by the Chinese model's success in medical tourism.
- 42 Innovative Auto Spare Parts Manufacturing with Latest Technology
- 43 Lake tourism
- 44 Eligibility for Legislative Assembly Elections: Individuals with experience in grassroots governance, having been elected representatives at the Panchayat, Block, or District level, should be eligible to contest for Legislative Assembly seats, ensuring effective representation and strengthening India's democratic foundations.
- 45 National Permit for Seamless Interstate Travel: Simplify travel across India with a single permit, eliminating state-wise restrictions and ensuring hassle-free journeys
- 46 Promoting Local Industries for National Development: Fostering the growth of indigenous industries is crucial for India's economic self-sufficiency, job creation, and sustainable development. (Construct industries where the source is available)
- 47 Boosting MSME Growth: Provide MSMEs with loans at 2% interest to foster entrepreneurship, job creation, and economic development, driving national growth. (Subsidy is not necessary)
- 48 Empowering Women through MSME Opportunities: Providing jobs in packaging, sales, and other sectors for MSME products, promoting economic independence and entrepreneurship.
- 49 Open Market for Interstate Commodity Trade: Empowering स्त्री शक्ति (Women Power) through Inclusive Trade Opportunities.
- 50 A clothing factory and design
- 51 Sand mining from the river

## 52 Establishment of Industrial Estates in Panchayat Special Zones:

Promoting industrial growth and economic development by setting up industrial estates in strategically designated Panchayat Special Zones, fostering entrepreneurship and job creation.

## 53 Mitigating Capital Outflow and Fostering Domestic Self-Sufficiency:

To safeguard the nation's economic interests, it is imperative to implement strategies that minimize the outflow of domestic funds and maximize value retention within the country. This can be achieved by promoting indigenous industries, enhancing local production capabilities, and encouraging domestic innovation, thereby reducing reliance on foreign resources and ensuring sustainable economic growth.

## 54 Establishing Industrial Parks in Panchayats

To foster economic growth and development at the grassroots level, we propose setting up a network of small and large industrial parks across all Panchayats. This initiative will create employment opportunities, stimulate local entrepreneurship, and contribute to the overall economic prosperity of rural areas.

## 55 Transforming Educational Institutions into Public Workshops and Engineering Hubs

To foster practical skills development and community engagement, Industrial Training Centres (ITCs), Industrial Training Institutes (ITIs), Polytechnics, Engineering Colleges, and Job Training Schools (JTS) can be leveraged as public workshops and engineering service centres. This initiative can provide accessible technical training, innovation support, and community services, bridging the gap between academia and industry.

## 56 Redirecting Aggression into Athletic Excellence

To prevent the development of aggressive mentalities in children and promote a positive outlet for their energy, it's essential to redirect them towards sports activities

## 57 Boosting Economic Growth through Taxation

By reducing vehicle taxes, we can stimulate sales and generate revenue through increased excise duty collections. This strategic approach can lead to enhanced welfare initiatives, economic development, and overall prosperity for our society and country.

## 58 Star farming Agriculture

## 59 Water Resource Management through Irrigation

Irrigation systems play a vital role in ensuring the availability of water from connected rivers, ponds, and lakes. By harnessing and managing these water resources effectively, we can support agriculture, conserve water, and promote sustainable development.

60 Farm tourism

61 Clean tourism (Clean city, Town, River, Lake, Seas, Malls)

62 IT Companies in local villages and small towns

63 Promoting Water Sports in Safe and Sustainable Waterways

Our initiative focuses on developing water sports activities in rivers and lakes while prioritizing safety and environmental sustainability. By creating safe and accessible waterways, we can foster a culture of adventure, recreation, and eco-tourism, benefiting local communities and promoting water conservation.

64 Developing a Diverse Wine Industry through Fruit-Based Production and Export

Our vision is to establish large-scale wine factories utilizing a variety of fruits, including bananas, grapes, cashew nuts, and others. By partnering with private entities, we can leverage their expertise to produce high-quality, traditional-taste wines that cater to diverse consumer preferences. This initiative aims to:

- Promote fruit-based wine production
- Enhance export opportunities
- Showcase traditional flavours and techniques
- Foster private sector participation and investment

By tapping into the potential of fruit-based wines, we can create a unique niche in the global market, driving economic growth and promoting cultural exchange.

65 Reduce taxes to match global standards, similar to China, the US, Europe, and Japan, to boost industrial competitiveness and growth.

66 Road widening initiatives in villages and towns. But in some cases, it may face local resistance. To mitigate this, consider constructing new roads and infrastructure, enabling growth while minimizing community objections.

67 Leveraging Modern Technology for Growth

Adopting cutting-edge technology is crucial for enhancing productivity and competitiveness across sectors, including agriculture, MSMEs, and large industries.

68 Sanitation Infrastructure Development



Providing clean and accessible washrooms in villages, towns, cities, malls, and public areas to enhance public health and hygiene.

69 Enhancing Fish and Meat Production through Technological Innovation

70 Leveraging cutting-edge technology to boost fish and meat production, ensuring increased food security and sustainable agricultural practices.

71 Slum Rehabilitation through Intergenerational Housing: Our proposal involves building new flats with an old-age home on the ground floor and residential units for their children on the upper floors, fostering a supportive family environment.

72 Simplify government approvals for industries, shops, and malls through a single-window clearance system to promote investment and economic growth.

73 Promote local production of specialities like toddy, palm nectar, and cashew feny, and market them locally and internationally. This will not only benefit large corporations but also empower local entrepreneurs by providing them with opportunities and exporting this product globally.

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