

# Vectoring & Fractalisation Of Fiscal Stress

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Never before like pan global contagion pandemic COVID-19 has intensely up-regulated stress on the indo money-market domains. Authors try to see the light at end of tunnel. Consider direct finance to consumers as the antidote; termed as fractalisation; vectoring; and granulation of stress. Heritage structure as cue and parable. Identify the internal causes of an obstinate stress causers and Ayurvedic sector as the green field opportunity.

fractalisation      vectoring      and granulation of stress.

## 1. Introduction

Lot much is known about stress assessment and management. The causes of fiscal stress are well known. The latest being inflicted by the pan global contagion pandemic Covid-19. It is much alike recession of the 1930s with atypicalities + pan global earth quake(s) of Richter 9. In this transaction we discuss a new idea of vectoring (near & afar) of fiscal stress and fractalising it into zero or even to negative level and ideally to convert into more work done potential with employment creation. It in parts and parcels is relevant to many a nations; confederates viz., the EU; poly party frank democracies; over populous nations and specially the developing economies. Broad spectrum relevance with ease of implementation. Our model of averments are heuristic and pedagogic having the young and the opportunistic mind as the target hearing group.

Inspiration : Sri Jagannath Temple & The World Heritage Site of Konarak & The Pyramids.

The stress is comprised of man made load structure a 1000yrs old antiquity. It has become staid. Stress is so build up that it requires more expenditure daily to maintain than it can generate. Its gainful employment creation potential has down-turned to negative. Its only value is nostalgia. Disbanding and or re-building are fraught with one way investments having questionable returns. In status Covid – never. In other words 'fatal stress'. Apparently relevant to caption.

Now, every financial portfolio overtime behaves alike as described in the above example (man made heritage design built for very long life span). By astute financial engineering continuous tweaking and jockeying the investment tranches are made to yield more than the desired & the designed resulting in heightening scrip value. Nevertheless, pan global conditions can abrupt throw an insurmountable baffle with invomings = acutely deleterious for the constituent and completely necrotising for the investors.

The stress is created by 100,000 stone members of varying size and gravity {\*} stacked in various places positioned in various manner (includes foundation & piles). Thus the stress is fractionated into 100,000 units. Some constituent members are small; some very large and yet others are of equal dimension and again others are of identical gravity with or without variations in other parameters. The gross load = 1. Same as an whole economy (say sector) standing erect, agile, and up & about ! Now  $1 \div 100,000 = 1/100000$  is the stress per member. This be akin to investment turned stress per constituent member. Looks insignificant. No stress indeed. This is vectoring of stress to near (internal). However, macro region based conditions grossly differ from the geometric mean. Micro elements are robustly effected by macro conditions 24 x 7. Explosive conditions shall (surely) build up at some points even on short haul while non at others even on long haul (time scale). This is natural fault, fail and destruction mechanics. With add on of pan global pandemic or vere severe seismic event tumble down is the expected normal = decades of resource building and investment – goes to make dust. {\*} *More the gravity efficient be the transfers and up-regulations of the stress.*

The engineer therefore has laid an apron (stone riveted region all around the structure). The vertical stress (component) is altered to a horizontal direction (acute alteration of angle) and stress is vectored afar from the main investment members and the site.  $1 \div \Phi$  (theta) i.e.  $90^\circ$  somewhat =  $\sqrt{1}$  (root square of the gross load) per horizontal component member. This is altering the vector angle. The apron comprises of another 100,000 stone members thus the horizontal component of the angle altered stress  $\sqrt{1} \div 100,000$  = (say) be in the range of  $1 \times 10^{-5}$  = Negative stress = superb stability. Exploitable. This is vectoring of the stress afar. Here too there is variability in size = fractalisation unlike serisprinsky's (vertical structure & horizontal apron). Synergic reciprocity. Unique. In monetary systems such phenomena is much noted. Has remained much Un-explained.

In money market systems investment however small be the vertical stress. Markets and gainful employment are the participating cum neo adjuvant partners cum performers (angle altering constituents). Such (theoretical) synergic reciprocity if observed the investment\stress turns gold. De-stressing any investment is utopia objective of the Financial\Design Engineers. However, sever weather events and natural calamities be the unforeseen killer dotes. And they keep repeating asyclically. Off these, seismic activity is comprised of natural destructive energy which calls for a design of step-down to step-down to step down. In money-market-investment stress structures Covid-19 is as alike an earth quake of the Richter 9. It forces the mind to go back to the drawing board AND come back with an out of the box plan.

The past brilliant minds furthermore built the super stress structures like the Pyramid; Sri Jagannath & Konark on Sand bars. Sand is particulate; near identical in composition; size; facets and architecture. It fractionates stress (thrust) and vectors least. Fractionates to large negative numbers of each type irrespective of the angle of the dynamic and the static stress (thrusts). It is a case of granulisation. Thus we observe that vertical stress is vectored unevenly all around internally; fractionated; angle altered; again unevenly further fractionated; and finally slung in a bed of near equal (mini) fractions which also is anti-vector (sand) ~ end point (individual consumer). In money-market-investment the billion strength consumer basis acts as the sand bank for the stress (ideal stress negating factor). In Covid economy investments stress management shall benefit due granulisation based approach.

## 2. Example

India has 120 million heads (A). Each requires a roof. Of this 90 million (B) have some or the other sort of roof and dwellings. Of 'B' 40-to-50 million have had the same of say 20 years vintage. All these now require some repairs or the other. This is a huge market. An investment in this market shall see the vertical loads on the financer internally fractionated on to heavy-basic industries; logistics. Then angle altered; vectorised and fractionated onto the ancillary & MSMEs-SSIs further via ovi-ducts of the distributors and finally granulised by the individual takers (the sand bank). Efficiency of the off-take will be fast, while return slow yet ensured. Fast off take with assured slow flow return historically has always translated as sustainable employment !

**Rs. 100,000million ÷ 50,000000 = Rs. 2000 per individual roof & tenement urgent & essential repair seeking individual (pea nuts). what a scope to vector the thrust away from new house building to "Repair-Renovate National Program".**

It has to be enlarged 1000times. Simple. Now compare that amount (100,000million x 1000) with India budget 2020 ! Collateral support or long scope underwrite value is available in 25- 50% of the individual cases. The unique aspect is that the demand is existing in crying state. Swift acceptance and uptake likely. One range of the package shall aim at (i) city category and the other (ii) tenement types. In brief suit all flexi schemes shall be facilitating the marketability mechanics more.

Since there is a dearth of such schemes and state sponsored fiscal vehicles a huge demand exists in the high population regions (per-urban; semi urban; urban; metropolis) which all also have consolidated geoms of integratable service domains thus shall subsume a lot of Covid laid off labour and skilled manpower. All this shall experience smooth-swift peaking & operational efficiency; synergy; optimisation = economies of scale.

Furthermore many of the current performing offices and factory tenements and sheds are set aside for separate add on booster effect calculations, not included herein. They are all associated with good cash flow platforms.

## 3. Re-vectoring

Now finance stress inflates, oblates and deflates with cash flow. Cash flow in turn is directly associated with off-take (demand) and 'standing orders'. Systemic credit and word of mouth making-to-trading comes into robust play with the size of the pending orders. Cash requirement and/or lender's hand is inversely related to 'pending orders'. Each of these units with their myriad pathways do attain the objective of having daily-assured daylong work and fistful returns on the back drop of pending orders. Slack or no pending orders = back pressure; non-synergy; concoction fault and fail. Lender's hand (as finger from heaven) posits as unavoidable. And pending orders is dependant on the market level dynamic micro-finance manager and street level effulgent scheme vendor. Micro finance moored lackadaisically to national general monetary systems & ethos. Scheme vendor to census. Either are disconnected and more often than not have confabulating mentality; yet get coupled due prosperity forcings and easy of doing things. In national\societal existential crisis viz., covid-19 all these swift posit as vero

centres of stress sinks. Peerless. Understanding the mechanics and exploiting in forward look manner shall yield gold. Effulgent scheme agent is vital at scheme launch & return collections.

Easy of doing things are related to least eagle eye spying type invasions by the state in as forms; formats; returns; paper works; GST (govt earns more than the constituent citizen); PAN & Aadhar linkages; auto deductions. each of these be load stones (high drag potential) around the neck of each and every performer and links (vehicles) of the stress sink system chain. When all these drag elements are picked out efficient re-vectoring cum re-positioning of the stress happens. Genetic beds of the stress points being the Basic industries; Essential Services; Heavy & Large industries; MSMEs & the SSIs. In less drag condition (as different from drag less – which is impossible) the stress from these locuses get re-posed on to the individual consumer of the fiscal products. It is as alike the sand strata of the Temple examples. The stresses are transposed with such granularity that it gets diffused amidst the census. So the census is the air or sand bank factor into which the fiscal load can be slung in high number/value. Stress gets lost. Nil-to-Least back pressure.

Money market movement phenomena also have atypical boundaries (product; season; industry type; gestations; logistics; international conditions; internal emergencies - war & peace; democratic processes; .etc). Unique for every condition and type of the economic activity and or the merchandise. Boundaries are macro to large in size (quite stable & obstinate vis-a-vis standard monetary keys). Least understood. Are volatile. Suffer precipitation mechanics. More the credit, more the precipitations and or wider the intra transaction credit period greater be the precipitate. Cash is anti-dote **{\*\*}**. Precipitates = stock pile of merchandises. Tend to create refractile conditions which leads to idiopathic reviews and interim patch work tweekings which overtime (cannot be withdrawn) opens up as hydrants of corrupt practices and ends up onto decision making plateaus = back pressure = fiscal stress from un-understood collateral quarters. Precipitations are night mare scenario. Many neo-adjuvant factors thence come into play primarily due default of the time scale ! Reflects on every loanee of all types in myriads of ways which all cannot be cured with the monetary tools as are at the command of the central bank or as are at the bank branch manager level. Releasing gigantic volumes of funds end up in non designate quarters and heightening the flows via the corrupt/virus effected hydrants. Central bank's and Planning Commission's efforts ends up as style statements. **{\*\*}** *india govt has de-cashed the economic matrix deeply ! = doubly deleterious.*

### 3.1. Bio Fuel Case

Financing the individual house owner to go for repairs and renovations and expansions shall be alike pulling a rake load with a million horses. A few rakes with a few millions. At 1.3 Billion census horses are infinite. Financing and re-financing via direct transfer basis AND or via micro banks to individual oil consumers for bio-fuel (with the purchase) shall be of better effect than merely financing bio-fuel production. Thence, markets shall respond with sustainable (new) employment creation and also resolutely deliver to the destinations. Demand dictated market force creation shall transpose the entire stress to no-where (on to the sub-populations). The bottom line remains 'remove the drags and the eagle prying'. Imagine not commerce & industry as the enemy of the nation.

The Bank branch managers are festooned with forms and ferreted with over paid staff that beret all stake holders. She/he cannot hire. They are routinely routed through refresher courses sans any do good powers (as alike the Collectors cum DMs); are more haunted than any other. Are conditioned (by the neophyte, neapolita and or conditioned trainers) that non-hiring and or less work force – in constituent units of money, manufacture, merchandise chain means efficiency. Are never told that the Law is an ass; government is a donkey; Constitution is Caesar and the Establishment be Brutus.

Another vital aspect is the administration cost. In India due the Pay Commission Mechanism the administrative costs are high (many times higher than the USA; China & even Russia). Ballooning by the day. To manage, India has gravitated to Revenue based administration. Hence, the all pervading on-paper exercises. There is so much to hide. Every morn is a nightmare. Return volumes from taxes are not coming in. At the stroke of midnight a repetitive giant demand rises that has to be met by sun set. No go away. This is another cause of stress that has becaused the India money- merchandise-market to become refractile. Economy responds in unexpected ways than the model indications. Often not (model fails). It is an end stage syndrome. Is reactive & not responsive. The central bank shies away from talking it. The Pay Commission Mechanism has made India infract Rousseau's "Social Contract" AND has subverted the IV Schedule of the constitution. The jurisprudence and Audit pillars have also an un-done duty to encourage the central bank from asserting the stark. Stress is re-firming 24 x 7. Welfare state with a revenue based administration is dichotomy and distraught. The writing is on the wall.

Re-vectoring such pathogenic stress lies in the art of (A) rolling back the pay commission mechanism. If the pay-perks-perquisites and other bounties are reduced by  $\frac{1}{3}$ rd then in the hands of the bureaucrats there would be an additional cash in hand of the order Rs.300,000,0000 at the stroke of mid night and empowering every serving officer with do-good powers to employ unemployed youths on low paid contractual basis even for personal works. Furthermore,  $\text{Rs.300,000,0000} \div 30$  (states; UT & union sectors) = Rs 10,000,0000 additionally per state day after day. It works out to Rs. 33,00,000 per district in the state of Odisha wherein there are 30 elected panchayats and thousands of village level public representatives. All elected under constitution regulator cum watch dog ! With that kind of money colt officers shall rave up India engines to never before throttle levels. Sure. No more shall she/he sit in office with a swollen face and a fallen chin; would be out in the field, in mid day sun. They need cash at disposal to translate training and briefings into dynamic forms. Dynamic forms are anti-stress end to end. An officer is not a Professor.

(B) perchiless India i.e., receipt-less India 1 month per quarter; The concept of Checks & Balances has becaused too many un-willed mutation. Stop revisiting Keynes & Marshall. In a flash undo the nuisance that has slow crept into our system/s during the period 1980-2000. Graphs & tables well spread on office tables do not drive economy indices. The stern steel frame has to arise, awake and clear the path. This is the hour.

### 3.2. un-willed mutation

Off construction (mother nature) the human brain is complex hence the thought and the justifying articulations eventually get to be same. Natural. In the historical Hindu icon art of India Sri Ganesa is shown in the arcane

forms as having a straight hung proboscis. Gradually, the mind tweaked the form and inflicted smooth curves & complex bends until it got to the status of 'bakra-tunda' (crooked) and thence further onto 'gaja-sunda-hasta' ! Aesthetics with rhetoric was felt as needed in icons. A case of unwilled checks and balances. Hand made Sri Ganesa is expensive. Machine finished Ganesa not. Bring in Brutus (establishment) and the cottage industry semi-automated machine make icons too shall become expensive with a chain train of forms describing Sri Ganesa in the making and whereas Sri Ganesa of surpluses (that would feed the family of that hapless Hindu) to be has not happened. Brutus/establishment thrives in the garb of checks & balances. Do away with.

Democracy is the house-man. Bureaucracy is the home maker. Either be attractive to each (non-deflecting) yet confabulate in ethos, sprit and stand back to back. Establishment be the bed fosse. Brutus is indispensable. Brutus is honourable. No getting away. An all bearing Brutus is alike the HIV caused pathology wherein the defence forces turn internally against the major physiological processes. Weight loss; organ loss; body gloss gone. Glitz less money market motions be the major anabolic and autonomous process in a plural democracy. In an over populous democracy it results in fruition of gold from garbage. Fiscal stress created by honourable Brutus has therefore to be put under searing audit and weaning outs. To start with Pay Commission Mechanism be rolled back. There are no alternatives.

### 3.3. Helpless Stress Manager

A - Appear before the Supreme court and humbly say "Sir, please rescind taking home a sack full salary. it is up-regulating in an un-interventionable manner nation wide fiscal stress. all people's servants are demanding windfalls of equal order". Instead of being certified as a 'Gandhian', the litigant-suppliant shall end up behind bars. Repeat the same before the Cabinet Secretary of India. Instead of being certified as "prasaasan mitra" (friend of administration) sh\he shall return with stern look downs and be put under IB watch list (same as FBI) + endless others. India administration is moulding the wrong way. Redress options and exit gates are there well designed by the founding fathers. They are inoperably shut. Fiscal stress reduction and management is not the designed role of the law makers – for they be temporary incumbents. It is the designed role of the Central bank. The (stress) knock out powers however lie crying severally at the front doors of the Judge; Bureaucrat; Parliament. The truth telling power lie camouflaged & covered at the hind door of the press which they use not. Money lenders are afar located; are on-line mere learned managers. However, since they know, they should articulate.

B – in the aforesaid cases 'A' arrogance and a taste for pelf reeks. Comparatively a lady clinician (often mid aged gents too) and or the nurse in govt hospitals exhibit horrendous arrogance & abysmal ignorance far in excess. They do not know that their MBBS & even MD certification is officially labelled as "under-graduate" on either side of the Atlantic (status ? PMT – not appeared). Mr Brutus has done disastrous enough (over last 3 decades) to hide such facts from the audit-juris branches. Thus we see that the establishment/Brutus has an extraordinary flexible ability to be not seen what it is indulging in. It is this aspect that creates fiscal stress and or up-regulates in an unseen manner felt in the money-market-youth employment; domain india. Lot wanting.

### 3.4. New Sinks

Take for example the case of non hydro-carbon drive systems. If the merchants of money and their agents of aggressive cum predatory marketing are given an opportunity of bring an automobile in excellent/good condition and exchange it (at par basis) for an 'electric/battery vehicle'. No payments – nothing; reduced Taxes, up-gradation exchange or a 2<sup>nd</sup> take feasibility open; etc. Drive-in\Drive-out as part of kharid-farok india. Brutus (establishment) the stubble for tumble has to (ease self out of the way). Additionally, the financing branch level managers can provide 100% advances to all sections of the society (specially the youths) for battery re-charge equipments; ancillary for 24 x 7 operation at road beside open points. Unlimited numbers. Thence, there shall be takers of electric vehicles in quite large numbers. Forex outflow on oil-pool a/c shall reduce; street beside activity will jump gain exponentially; ecology gains. etc. Forex outflow on oil-pool a/c is nothing but cash getting converted into deleterious rain fail smog & smoke. It is a recalcitrant bed of fiscal stress. It arises in one sector with disastrous spill & smear effect on all. Unstoppable. No escape. Completely un-taxed many electric vehicle makers, again un-taxed unlimited re-charge points shall because never before economies of scale in private & group transport + ecology; environment & health gains with investments on these heads nose diving. In india a vehicle designed for 4 adults shall be made to carry 6-to-8 (hindus & muslim owners) only due to unlimited quick-economic recharge road beside points (including high\express ways); and untaxed "perchi-less" repairs and service centres. Innovations shall creep in rapidly into vehicle design and in flash re-charge systems. In this sector 'no tax india'. 'enjoy your gaadi' should be the official style statement. State sub vented subsidies shall precipitously get to be on the discount. In relation to caption a new gigantically diffused (granulated) urban centric sink for fiscal stress is created thus.

### 3.5. AGRICULTURE & RURAL

Either have been under intent focus since the 1<sup>st</sup> 5yr plan and more since the setting of NABARD. However we find there is scope for leveraging the rural sector to aid and abet covid stress amelioration. Let us assume india has 500 panchayats. We propose direct transfer of central funds to panchayats. Cash being parked via direct transfer basis with the rural commercial branches. These funds to be invested @ 3-6% non compounding simple interest PA in (a) new housing (b) home stead repairs (c) village water bodies (d) consumable storages (e) irrigation (f) kanya-daan (g) bicycle & manual carts (h) compost making (i) all sorts of industrial & commercial activities at mini & cottage level (j) private clinics – all schools. (k) horticulture & timber culture.everything with the Panchayat to propose & clear the candidates under Collector's seal. The Coll cum DM is the Chairman of panchayats (thus there is executive checks & balance). The branch manager of all the rural branches of any bank be given 'do good powers' and can also parallelly proceed with. If the sum transferred exhausts due to efficient disbursement with galloping returns then auto switch on should be top-it-up from the immediate Sr manager (no haggling or haranguing). The regional manager; the zonal manager; the chief general manager all have to chase find what how fast forward is the CEO india and his mini-money-managers. Recovery responsibilities shall lie entirely with the elected Panchayat only. The panch being elected do have relevant police powers. The bank branch manager shall

not have any onus for recovery. His performance shall be rated by his ability to identify 'potential pay backers'. The Collector cum DM be vested with powers to waive in parts or in full on case basis. No waste-full and or any stressful appeals. No mortgage. No hypothecations. Limit Rs. 100,000. The collectorate shall be judged (computer soft ware, on line) on the basis of gross funds deployed and % recovery. >60% full recovery = heightened volumes of central grant tranches (top-up after top-up).

For SSI; other similar types; all types district projects including VIP visit podiums & kuch kawaaj, yoga camps; et.al., everything the DRDA (District rural development agency) alongside the rural commercial banks (RRBs) can identify candidates, the purposes and finance. Every activity under the district sky that shall generate man-hour and a return can be funded within the ceiling. Limit Rs. 5,00,000/- These funds to be invested @ 4-7% non compounding simple interest PA. Funds shall be parked with the commercial banks. Recovery responsibilities for all loans shall lie with the DRDA only. Therefore a separate new track of central fund flow (direct transfer to man hour creators via DRDA) is envisaged and proposed herein for larger amounts wherein monitoring of the constituents becomes a bit worth. Yes mortgage. No gold hypothecation\mortgage (strictly no).

Rural india has to retain its gold and possibly build upon. Else, danger for india fiscals in the long run. The DRDA shall be judged (on line by central computers) on the basis of funds deployed and % recovery. Its officials getting to be eligible for all india grade pay promotions for >60% full recovery. (Full recovery means = interest + principal in 60 cases out of 100 when that 60 also makes the 60% of the gross advances. No fudge & fob).

The waiver powers for either track shall rest with the state govt. Via such modus (above two) the rural subsidies can by & by be laterally shifted towards the interest –easy available loan schemes and also rapidly select weaned. The stress factors on the rural banking system shall evaporate. Rural banks shall become money lenders. Effective prosperity systemic inflictors. Why & how systemic ? for finance shall be made available when & where needed in the deep of india. 70 + yrs of independence and self governance the administration shall bloom as 'measurable prosperity' and for the 1<sup>st</sup> time be in sync with 'action taken reports'. Extortionary systems shall wane and wither. Stress shall get reposed (shifted) onto the provincial govt's lowest rung of the democratic system. This is stress vectoring. Creation of new (stress) sinks in the remote of the rural. Micro & macro from every perspective. Yet sizable in volume; in work done; insulated from the vagaries of the market economy & carrier jockeys.

Indian psych is to default on loan and yet not part away with personal body appendaged gold. The private money lenders target such gold. The modern commercial banking system has thus far not concentrated on such vital issue. Rather have failed abysmally to insulate such rural loot. If 40% of the cash advances (by DRDA & Panchayats) are not recovered in the remote of the rural of the vast india country side it is not lost. It has only got fluxed into the rural household system; converted into welfare and indeed has conserved the household & body worn gold from getting away. Conserving the household gold in the remote of rural india is our hidden agenda. Urgent. Express. It eventually underwrites rural finance better over long haul. Peerless. A lead bank who gets to know that in its operation domain folks have better & more gold body appendages is less stressed. It leads to more advances and energetic – happy recovery tours for the officials concerned. Joy unbound.

Thence, the pristine constitution of mighty India has been advanced a bit beyond the rural hutment door sill. The central bank wins. Gold conserved with rural folks is 50% better conserved than the said being conserved by the Central bank! Why? because body appandaged gold is non negotiable. Hindu body appended gold accompanies upto the funeral pyre (pre lit). Often goes to the alter as memorabilia. Preserved in perpetuity. On either side of the Atlantic such phenomena be not. Thus in the Occident beyond the visible range (even a conjectural) gold stock-pile is conspicuous by absence. On body gold is also beyond the pry of the external or domestic powers that be. Such diffused stock pile silently reaffirms India's fiscals. We propose vectoring of stress from commercial banks onto elected bodies at the lowest rung of the Indo-Democratic system; re-vectoring of stress creation from commercial audit to social audit platforms; creation of a few million mini-micro stress sinks (fractals-cum-granulation); de-centralisation; et.al., that shall turn stress into gold in parts and parcels at the least and proscribe gold hypothecation/mortgage. Difficult for Brutus to access for self aggrandisement and more difficult for subsuming it. This type of stress reduction and input vectoring has not been talked about pre to us.

### 3.6. Agro Industry & COVID

A very large amount of India's money are reposed in the Indo-Agro-Industry sector. The farm fresh is booming at end stage trade point (granule gate). Prices between 6-9AM are dominated by seller's market and post 10AM it is buyer's market, respectively. The margins are so good. Every day tonnes of quintals of material arrive (per mini market) and hardly 50% are ferried back by the trader for evening operations. It is all cash. Credit confabulates 'kharid farok' i.e., 'sale-india-sale' (our cue). Cash also invites swarms of fleeces collecting all sorts of taxes; dues and penalties from these hapless, arms-less farm product retailers, efficient citizens. Green revolution in India is standing her in good stead. Input and transport costs creeping up by the day. Marketing assistance money, stack, store, free warehousing & policing is conspicuous by absence. Cash is king. Nothing is needed! is the distillate in relation to caption. India villages need to be flushed with cash. Emergent.

The farm machinery costs are inexplicably & disastrously high. Primarily because iron is taxed almost at 10 points before it is assembled into farm m/c. The tax money is gobbled by the minions. Bankers to the issue keep scratching. Financing starts screeching. Agro financing is acutely stressful. Nevertheless, it is well off on pan-Euro compare basis. "Parchi-less India" shall turn every such difficulty on its head. The agro-industry products have suffered a body blow due to lock down (mostly transport & logistics) and contagion considerations also. The products that undergo cooking and steaming and any process entailing above 50°C for 15 minutes get covid-free. See <https://encyclopedia.pub/1268> for more about sterilisation. The aluminium foils undergo plasma insult = high sterility. SARS spp., viruses are susceptible to thermal shock. Yet there is need for a fool-proof system for mass sterilisation at end of process pre to on board ship. We propose Gamma Irradiation @ 10-20 Kilo Gray (product specific) in silos of the whole finished product wholesome with the transhipment package. Not merely viruses every microbe and bio-life shall be sterilised. That then shall be world-wide export complaint. Shelf life shall also

increase. Each Gamma irradiation unit may cost around 2Crs<sup>1</sup> + high tension electricity (all has to be made free; 100% state subvention; NO state sponsored departmental delectably decoy fleecing). This is the new pathway for finance. Once a hundred such units are set up across India (there are only 3 or 4 probably across India) the stress from the agro-product sector shall leap frog get converted into money making mode – as nearly every pack shall thence be export complaint\possible. Huge downstream benefits work done potential. As the label shall say 'Gamma irradiated' ! Sterile . And EU and even eastern Europe are in dire need of packaged food post covid-china nexus episode. India has a large stock pile of gamma rods lying beckoning some civil use or the other. Agro product gamma irradiation is high tech & high profile value addition (talking point). Covid supports nuclear sector in diverting for social sector use of its terribly nuisance refuse (depleted gamma isotopes) – via the farm sector. Permanent usage. Economic operation (wt – vol basis).

Further, India is the largest producer of Pomegranate (*punica granatum*). Not all nations are as much gifted. And pomegranate has been scientifically proven to have anti-viral property (SARS & HIV included) see <https://encyclopedia.pub/1490>. Agri finance can be directly used to combat covid world wide by financing *punica* all through to drink; syrups; bottled; sacheted; capsule or tablet end use products. A green field of great potential. Ground level green fields are money market stress killer fields.

### 3.7. Ayurveda & Herbal Sector

Ayurveda (plural life) is India's national school of medicine. It is the time vetted wellness industry of the world. 80% of ayurvedic products are plant based. 60-70% of this is from rural sector. Home based traditional (Bhattacharyas to Ayurvedacharyas) and even well qualified and well certified clinicians who all double up as drug designers, makers; manufacturers, retailers, quality controllers, et.al. India wide numbers may be around 0.1 million only. Easy all member cover 100% full-fill target. Swift & effective result also (returns). Quenching period almost nil as they all be in current operation mode with own pocket money. At present entirely bereft of money market cares & doles. Huge pan global possibilities. The Occident has a taste based need for good herbo-mineral products yet the agromet does not support medicinal herb cultivation, nor do they have wild swaths of land as do India. We propose to develop schemes for this sector (i) Ayurvedic herbal farms (ii) individuals (iii) co-operatives // self help groups (iv) others.

Similarly, the Indo herbal sector can be brought under new & existing schemes for upgradation; quality intensification; patronisation; research; literature making with mini and micro moneys. It shall then be a good case of re-posting stress by discovering completely new avenues of parking money for commercially productive novel professions. Specially, the moneys that suffer laze and lassitude (not being utilised as utilisation means waste). A new and or an innovative path of finance is loaded with opportunity sans stress factor. Stress in the agro finance sector is neck deep. Re-posting de-facto means the address of the stress points have changed; everything has changed. De-jure it means disconnect with the past and the old. New book. Opportunity ! forward fjord feasible.

Mahatma Gandhi never used allopathic medicine; only used ayurveda. Hippocrates (city state Kos, Greece, DoB 460A.D.) said "Let food be thy medicine and medicine be thy food", i.e., 'functional food' be our guiding light. Thus

we see that modern medicine has its roots in agronomy. And agronomy based Ayurveda does not have any special purpose vehicle. Ayurveda offers a pristine and very useful new line for finance & re-finance. A broad spectrum special purpose vehicle for swift rapid flexi assistance on individual head count basis with small value on-line application by the field agent; on-line centralised approval; disbursed & return harvested by the nearest bank branch shall prove to be green field experience; near assured returns; fresh new room for the mangers with talking points apart divert some stress from the finance sector. All bank mangers be empowered to recruit recovery agents (educated girls only) on short term contractual basis; sans any target (no unlawful methods).

Conservative approach in large advances and thrift in micro-to-mini is wanting. Delegation of loan assistance powers and segregating of recovery responsibility has not been considered pre to this communication. Hence granulation & stress sink creation has failed. So too has failed mass migration towards the urban. Fractalisation of the stress has been undermined by consortium funding which has filtered cash off across the board creating a perpetual dearth. A broad spectrum fear. High & ultra high paid bank staff makes gross amount : operation cost look steeply skewed (inverted). The negatives of such inverted ratio being co-laterals like low employability; nonchalance; gradually dwindling footfalls; back-to-back meetings & review findings faulting the loanees-provincial govt nexus; etc. Therefore, throw continuously small units of moneys per head on census specially on innovation and deviation basis deep into rural india so that it may get untraceable for sometime while laterally seeping in many directions & permeating variably stay putting for in vivo oblation eventually fountaining and or springing at preferred locations in preferred manner. Money market are erect cones (vertices upside). In it stress peak. This is dangerous and often fatal. For non-invert cones rebound shock as concoction waves with up-regulation ~ mostly internal & cone crush. Leads to external propagation via train chain action (cone-to-cone). The stress curve would show as numerous peaks with widening gaps. Widening gaps of such phenomena is profound signal of failed economy. The money-market volumes and numbers if work out as smooth and mobious tomes then the stress curve(s) would also be alike = ideal. Fractalisation and granulation is anti dose to cone crush phenomena. Money market stress are poly axial; experience at the same time more than one type called combined stress easily building up as shear stress, the magnitude being highest when the small meets the big (relative). Poly axial stress bear load well and do not explode. Exploitable for empire building and opportunity for academic gymnastics.

## 4. Discussion

It is well known that applied relevance of Keynesian “dig holes & fill them up” (stress vectoring sans any worthwhile end result) has expired long ago. It was dogmatic bordering onto barbarian. Keynes did not ascribe to ‘money is brighter than sun shine and sweeter than honey’. cannot be wasted. It has been replaced with the opposite viz., investment in (i) housing & construction is more good for the economy ~ measurable end result with social good & family welfare (ii) railways (iii) the two have become acutely stressful; more so in scenario covid-19. Keynesian was and remains highly centralised intervention; on small census basis. Centralisation creates stress that lingers on as migraine in the corridors and archives of accounting mandarins ( probity full ministries). Centralisation is a Black Hole. Multi pronged recessionary forces because high inertia one of which is alike too many managers managing too few. Abundantly apparent in all finance dispensing and handling outfits across

India. Devolution of decision making powers and low cost recruitment powers provides break away propulsion. We have drawn upon 100 yrs old heritage structural engineering as cue to engineer money-market stress management. We do propose a many revisionist theories.

## 5. Prescription

The way forward in scenario covid fagocitised India finance is that she has to take a (2 or 3 weeks long) vacation from all sorts of receipt's memos; forms; taxes; everything. The slogan(s) be like "Perchiless-India"; "Sale-india-sale"; "Make-india-Make"; "Kharid-Farok-india". Powers to police for arresting that & those activities which all come under the IPC & the CRPC, only. Rest ~ Dho-lo-india (tranship & carry away). The buyer not be pried upon. The maker be facilitated; The seller and the transhipper be un-burdened. All the parent and sister depts. of revenue; taxations & check gates should take a leave for that period and set self aside (side Bom) to watch Indians perform for their motherland. Prometheus unburdened.

## 6. Conclusion

We have fractalised; vectored and re-vectored the stress however intense; large or small away, afar and have relocated it on a gigantic granulised bed so as to fractalise-absorb the said stress (no further propagation; even no ripple effect) to large negative numbers by effluxing it on to the masses along with work done with prosperity (no reflections; no back pressure; full loss of stress). Identified new avenues of money plantations; indicated pay commission mechanism as a strong & obstinate creator of economy & enterprise insulting stress; prescribed unburdening of industry & commerce by an order of 100% purity for at least a fortnight per quarter and have proscribed rural household gold hypothecation/mortgaging. Converted stress into gold. Pandemics can create prosperity & Covid can create gold.

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#### **Note – i**

1912-14 ? "J M Keynes ".the average bank rate in India is not high but the maximum figure to which it rises is a high one" . (source not recorded).

"The first striking feature of the Indian money market is the smallness of the banking capital or loanable money. every year rise in the bank rate during the busy season" (Ramchandra Rau Basavarsu, 1921)

**Note – ii**

Claude Bernard (1865/1961) noted that the maintenance of life is critically dependent on keeping our internal milieu constant in the face of a changing environment. Cannon (1929) called this “homeostasis.” Selye (1956) used the term “stress” to represent the effects of anything that seriously threatens homeostasis. The actual or perceived threat to an organism is referred to as the “stressor” and the response to the stressor is called the “stress response.” Although stress responses evolved as adaptive processes, Selye observed that severe, prolonged stress responses might lead to tissue damage and disease [Introduction : *Annual Review of Clinical Psychology*, Vol.1:607-628].

**Note – iii**

Stress vectoring is a well known civil engineering matter being noted in the Roman bridges & constructions c.300 B.C., - 150 A.D. (?) and still earlier in the Harrapan aqueducts & architectures. The best examples being wire slung bridges San Francisco; Calcutta; and a very different one in the case of Vidyasagar Setu (Calcutta). For more in Indo historical varied heritage see : *Journal of The Asiatic Society*, Kolkata (Calcutta, same as in Ref. 13), Vol. LVII, No.2., pp.37-54.

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