

## Planned and Organized Deficit Spending and CBDC

Dr. Vidur Sahgal & M/s OMDIC Pvt. Ltd  
SSBM, Geneva, Switzerland, vidur@ssbm.ch

### Article Info

**Received:** November 01, 2025

**Accepted:** November 10, 2025

**Published:** November 14, 2025

**\*Corresponding author:** Vidur Sahgal, SSBM, Geneva, Switzerland, vidur@ssbm.ch.

**Citation:** Vidur Sahgal, (2025). "Planned and Organized Deficit Spending and CBDC". International Journal of Business Research and Management 3(2); DOI: 10.61148/3065-6753/IJBRM/058.

**Copyright:** © 2025. Vidur Sahgal, This is an open access article distributed under the Creative Commons Attribution License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

### Abstract:

This working paper does not include any complicated economic jargon, math, Statistics, STATA, Python, R, Econometrics, or formulas. Still, it focuses on original and pure Macroeconomic and digital monetary policy and theory. Announcing: Planned and Organized Deficit Spending (PODS) - CBDC.

**Keywords:** PODS- CBDC

### Introduction

#### Redefining Macroeconomics theory in bits and pieces

It is essential to realize that the Federal Reserve Bank of the USA, amongst its various chapters, has a total monopoly in issuing the US dollars in any mode it chooses to. Our team at M/s OMDIC Pvt. Ltd. is focused on providing a solution and concept, which is being patented as we write, called Planned and Organized Deficit Spending Central Bank Digital Currency (PODS- CBDC). Our fees (royalties) will be collected from Central Banks as a percentage of the annual CBDC issued in their domestic economy.

One side of the capitalist coin is maximizing profit, and the other side is maximizing loss (deficits). Examples of both situations exist in the USA, with Apple generating millions and billions of dollars in profits and the US Federal Reserve running a \$ 37 trillion deficit. If we're talking MAGA and we focus on maximizing losses, then what's stopping the USA from running a 370 trillion dollar direct issue to itself, and thereafter, if it feels like, to the world? This gives the USD a second chance to become a global currency, where every economy is free to draw CBDC as long they create demand-supply matches (as explained below) and subject to resources being available, produce and consume all the way to saturation of their markets, and thereafter sustaining the economy with new goods, services and agros being introduced into the economy now and then to counter stagflation. Profit leads to inflation and has been recommended by many economists as necessary primarily to motivate capitalists, but it practically leads to inflation. For example, if something costs. 100 dollars and it is sold for a 100 dollar profit, i.e., 200 dollars. Isn't something that is made for 100 dollars being chased by 200 dollars? (QED) Economies will not be allowed to generate surpluses for export unless it's USA-approved, especially if the US dollar grants are being used, and the USA will be legally bound to allow every economy to draw global CBDC as described. The USA will repay its 37 trillion dollar debt by issuing a global dollar CBDC to all its debtors and T-bill buyers, and we start on a clean slate. This could be done just by ledger entries to this effect.

In the PODS CBDC Joint Venture model, the exporting country of FDI provides advanced technology, senior trainers, raw materials, machinery, equipment, and tools, paying its vendors in its own e-CBDC. The importing country, in turn, facilitates visas, land, plant construction, staffing, and management, while also developing smart city-style infrastructure with dedicated “One Village–One Farm” clusters. It covers wages and salaries throughout the project’s tenure, while R&D and technology upgrades remain the responsibility of the exporting country. Vendors may occasionally prefer alternative payments (e.g., gold or other assets) instead of CBDC. Such payments must be declared to the Central Bank and physically stored within the exporter’s territory.

The importing country, in turn, supplies land, visas, staff, infrastructure, and salaries. Residential and industrial ecosystems are developed (e.g., Singapore-style smart cities), while R&D and technology upgrades remain obligations of the exporter. For example, in the US India pharmaceutical trade, India imports base chemicals, co-manufactures with the USA, and then jointly exports to Africa. No foreign currency exchange is needed; trade balances do not restrict future trade growth. Both economies grow in their own currencies. Sales revenue received from Africa are made to the US in US Dollars, gold or domestic E-CBDCs of African nations with the prices of CBDC at the global PPP average MSP price of the pharmaceutical in question, and the Indian sales revenue of this Joint Venture is received in INR CBDC and it covers all expenses on the Indian side. Export surplus would go to the African party in the original Importer’s CBDC. Note: All exchange rates in e-CBDC amongst PODS CBDC-compliant member economies would have to be fixed in nature and at the same time, could rely on the SWIFT system to pay joint ventures’ earnings in any of the SWIFT hard currencies. Simultaneously, we invite SWIFT-compliant countries to join in International commerce using the PODS CBDC system which could further be adopted by the BRICS lobby.. Therefore, it implies that the PODS CBDC system works in compliance with the SWIFT system, where the two complement each other, besides keeping each other in check and work as an alternative to each other.

With no cash, taxes, or tariffs, PODS CBDC enables the world to converge towards a single currency system. If no national currency is accepted (e.g., Yuan, Dollar, Rupee), a neutral global unit such as “Om” (symbol: 0) could be proposed. Central Banks would draw “Om” CBDC from a Global PODS Bank only to sustain balance, avoiding inflation or deflation by aligning supply with demand. Withdrawals would be capped once a saturated equilibrium is reached, and thereafter, CBDC could be drawn to sustain the market, with new allocations permitted only for newly introduced goods, services, or agricultural products to avoid stagflation.

The USA has the digital infrastructure to make a dollar CBDC work in a taxless and cashless manner. No banks will fail, no markets will fail, no indices will fail, and returns from all these will approximate the same, and the choice of working in a preferable job will be provided to every American citizen within 50 miles of his/ her place of birth. It is to be noted that if PODS CBDC is adopted, it literally means that money can be typed in and wired digitally to the bona fide bank, expense head, vendor, or individual directly without having to issue T-bills or bonds, but instead just enable digital transactions as mentioned earlier.

However, CBDC issued in this manner requires some PODS,

which we explain as follows:

- 1) We work at a “No profit- no loss” basis with the profit added into the salary of owners and majority stockholders or proprietors, and the markets run at a zero state. (no inflation, no deflation) gradually building up to saturation and finally being sustained.
  - 2) For every unit of money issued into the production channel, a good, service, or agricultural produce (agro) must be produced with the supply lag assumed away, and includes all wages, expenses, raw materials, equipment, and profits, but before consumer’s payday, which gives the producer enough of a time window to produce.
  - 3) Upon production or supply completion, consumers are enabled by issuing them CBDC incomes, part of which is utilized to purchase goods, services, and agros that have been supplied in point 2 above.
  - 4) This means that the producer has converted his CBDC into a good, service, or agro and now receives his equivalent production cost, which is also a part of the consumer’s income, and the producer can now return his original producing CBDC to the bank.
  - 5) The bank now confirms that a (one) supply-demand match has occurred, and there have been no leakages from the supply and demand pipelines.
  - 6) Hereafter, the market or the Government decides what the next lot of goods, services, and agricultural products should be produced. If there are sufficient resources and factors of production, it instructs the bank to issue CBDC to the producer(s).
  - 7) Similarly, when consumers are enabled at payday, supply and demand matching confirms to the bank that the economy is running at a level matching both production and consumption levels. (However, the USA is in a position to import a majority of goods, services, and agros that it can consume).
- PODS CBDC ensures direct settlement between central banks through real-time blockchain-enabled bank reconciliation statements and customer real-time ledgers (all the while maintaining confidentiality), reducing costs, delays, and dependence on intermediaries. Exporters and service providers receive payments in their domestic CBDC, eliminating conversion and hedging costs, while intermediaries can deposit their existing cash into PODS banks under guaranteed central bank rules such as:
- (A) No speculation with balances.
  - (B) 14% guaranteed interest for black money (unaccounted money); Cash is counted, credited to the e-wallet of the depositor, and then shredded; incinerated so that the cash can never be deposited again.
  - (C) Past income taxpayers receive deposits adjusted for inflation with 25% interest.
  - (D) NRIs/PIOs taxed at 6% earn 17% guaranteed returns if they keep their hard currency in INR CBDC deposits.
  - (E) Cryptocurrency investors: 18% per annum paid monthly and will be given 10 years to convert their operations into legit dealings and businesses. (see below).
  - (F) 100% of monthly interest and all deposits guaranteed by central banks.
  - (G) all transactions conducted digitally and in CBDC only; and
  - (H) harmonized interest rates across all participating economies.
  - (I) Bonafide savings from workers who would rather fully consume

whatever is produced but save will be offered 19% interest per annum on their savings balance.

This model integrates legacy cash holders while enforcing a cashless CBDC-only regime. As pointed out earlier, US banks will never face a run as they have in the past. As all deposits will be digital in nature and stored in electronic form, CBDC can be digitally transferred by the FED whenever it sees a bona fide bank failure situation arising by wiring adequate CBDC to fulfil all digital transactions that might take place in case of a run on the bank.

Hence, CBDC will be transmitted in a matter of a few seconds as long as the Fed is convinced that the bank in question is in a genuine situation. This also means no CRR and multiplier effects required as every unit(s) of CBDC is backed partially or wholly by unit(s) of goods, services, and agros.

### **CRYPTOCURRENCY**

These currencies would do better if they brought their activities above ground and lobbied for Cocaine tourism in Colombia, Heroism tourism in Afghanistan, and Cannabis tourism in Kerala, India. All would be regulated, including hotels & rehab facilities, and without any violence of any kind. Male or Female. Five and seven-star quality even across all the income levels, but not below 3-star. IN PODS CBDC, there are no taxes and no bank charges, so that crypto could join PODS CBDC, but before this, it must fix its value to a particular cash currency or basket of currencies. After all, they have alcohol rehab centres and 5 & 7; 3-star tourist bars for booze tourism at exotic locations all across the world.