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Systematic Investment Plan (SIP): The prominent way for Retail investors for long term wealth creation.

Dr. S. S. Muley

Professor, Head Dept of Commerce, Swami Vivekanand Mahavidyalay, Mantha Dist. Jalna
Email- drssmuley@gmail.com

Abstract-

Money is a representation of the value you create. We all make money in different ways. While having a source of income, such as a job or a business, is beneficial, having multiple sources of income is much better for long-term wealth growth. Systematic Investment Plan (SIP) in mutual funds is a popular and simple technique to assure wealth building that is recommended for everyone. It is found that the systematic investment is safe and the proper way for saving as well as the generating passive wealth from your amount. This paper is elaborating the importance and need of the SIP for the common investors to build up the wealth in long term investment.

Keywords- Systematic Investment Plan, SIP, Retail Investors, Mutual Funds, Compounding, Investment.

Introduction-

The goal of wealth growth is shared by investors from all walks of life. For most people, unfortunately, investing a substantial quantity of money all at once is impracticable. A Systematic Investment Plan (SIP) is a simpler and frequently more productive alternative to lump-sum investment. SIP is a trendy way to build wealth nowadays. But still, the several individuals continue to stay unaware of how, when and where to invest every month in SIPs. In today's competitive environment, it is recommended that we all invest at least 20% of your monthly earnings in SIPs. There's no hesitation that investing in SIPs for long-term capital building can assist us in achieving your long-term life objectives, such as our children's education, retirement, future home, worldwide trip, and weddings. SIPs enable you to build long-term wealth and live comfortably by offering you also with compounding effect on your investment. To acquire the essential compounding impact for optimum wealth building, investors need to know SIPs in long-term investments. This will also lower your investment risk. There are numerous mutual fund schemes where your money could rise by over than 15% in 15 to 20 years. So, if you invest Rs. 15,000 in a particular scheme for 15 years, your wealth could rise to Rs. 1 crore; however, if you invest the same capital for 20 years, your wealth could increase to more than Rs. 2 crores.

According to a market analyst, retail investors should start making small investments, or SIPS, instead of investing their entire portfolio all at once, because the Indian stock market will likely stay volatile till the Russia-Ukraine war and geopolitical issues are handled. Since Russia's attack on Ukraine, Indian stock market index have been extremely volatile, Nifty 50 and Sensex dropping 7.3 % and 7.87% respectively since 22 Feb 2022 to 13 May 2022, in line with global markets. SIPs are growing drastically of traction amongst retail investors, according to data from the Association of Mutual Funds in India (AMFI). The assets under management of SIP accounts reached a record high of Rs 5 lakh crore in July 2021, with the average overall portfolio of SIP investors exceeding Rs 1.2 lakh. SIP AUMs surpassed the 5-lakh crore milestone in the next two months, hitting historic highs of Rs 5.26 lakh crores.

The Advantages of SIP for retail investors-

The Small and regular efforts today can pay off big in the future. Many of us grew up reading Aesop's fable about the hungry crow and the water jug. The crow constantly drops little pebbles into the jug, raising the water level. A comparable concept is Systematic Investment Plans, or SIPs. Small, regular contributions today can pay out handsomely in the future. However, how do SIPs benefit investors? They appear to be more efficient for investors than single payment investments at first glance. However, a closer inspection of the advantages of SIPs finds that systematic investing assists in the generation of long-term wealth. The Advantages of SIP's are as follows:

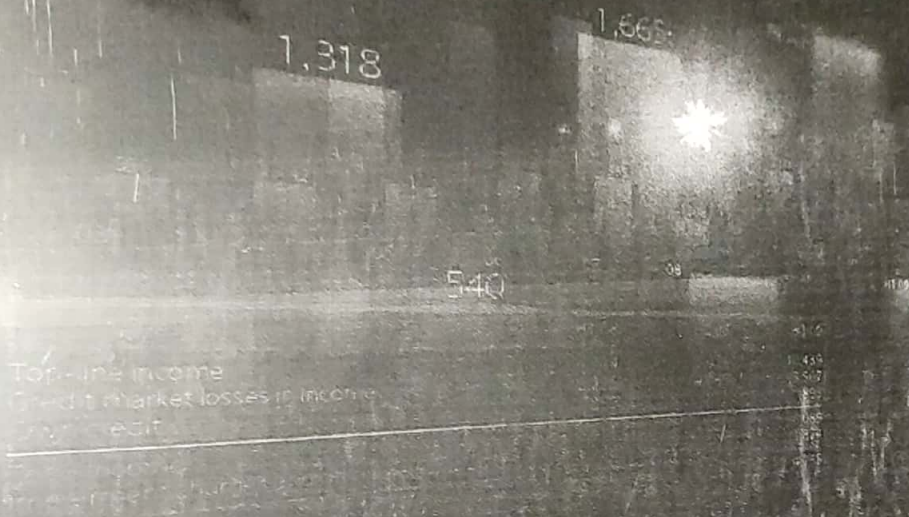
Convenience assured-

Is it tough for you to set aside a significant portion of your monthly earnings for your investments? Then you might begin with a little monthly amount of Rs. 500 and start increasing it as your income rises. If you anticipate an increase in your expenses, you can cut back on your spending. This adaptability keeps you in complete control of your finances at all times.

Habit for the disciplined Investing.

Consistency and discipline are the keys to long-term wealth generation. SIPs make it simple for investors to develop both of these disciplines. You also have a compelling incentive to save before you

Dr. S. S. Muley



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NEED OF HR POLICIES AND PRACTICES TO ENHANCE PERFORMANCE AND EMPLOYEE JOB SATISFACTION AFTER NEW NORMAL IN 2022

Dr. S. S. Muley³¹, Nitin S. Muley³²

Abstract-

After the world wide pandemic new working trends are emerging rapidly in the form of remote working, work from home. So, need of new HR Policies and practices also needed as per new working policies. Now, organizations must maintain or improve their staff's sustainable employability with performance and satisfaction towards their work throughout their professional lifetime as the workforce ages. This makes us wonder of that HR policies enhance workers' long-term employability with enhanced performance and job satisfaction. The goal of this study is to unfold the need of HR Policies and practices for enhancing sustainable employability for boosting in terms of workers' performance, job satisfaction, health, motivation, skills, and knowledge. The observed efficiency of these practises was determined by the number of HR practises performed, as well as the use of and engagement in the design of these practises by employees. Implementation of HR strategies was also linked to improved employee's job satisfaction with their present employability and increased overall organisational performance and productivity.

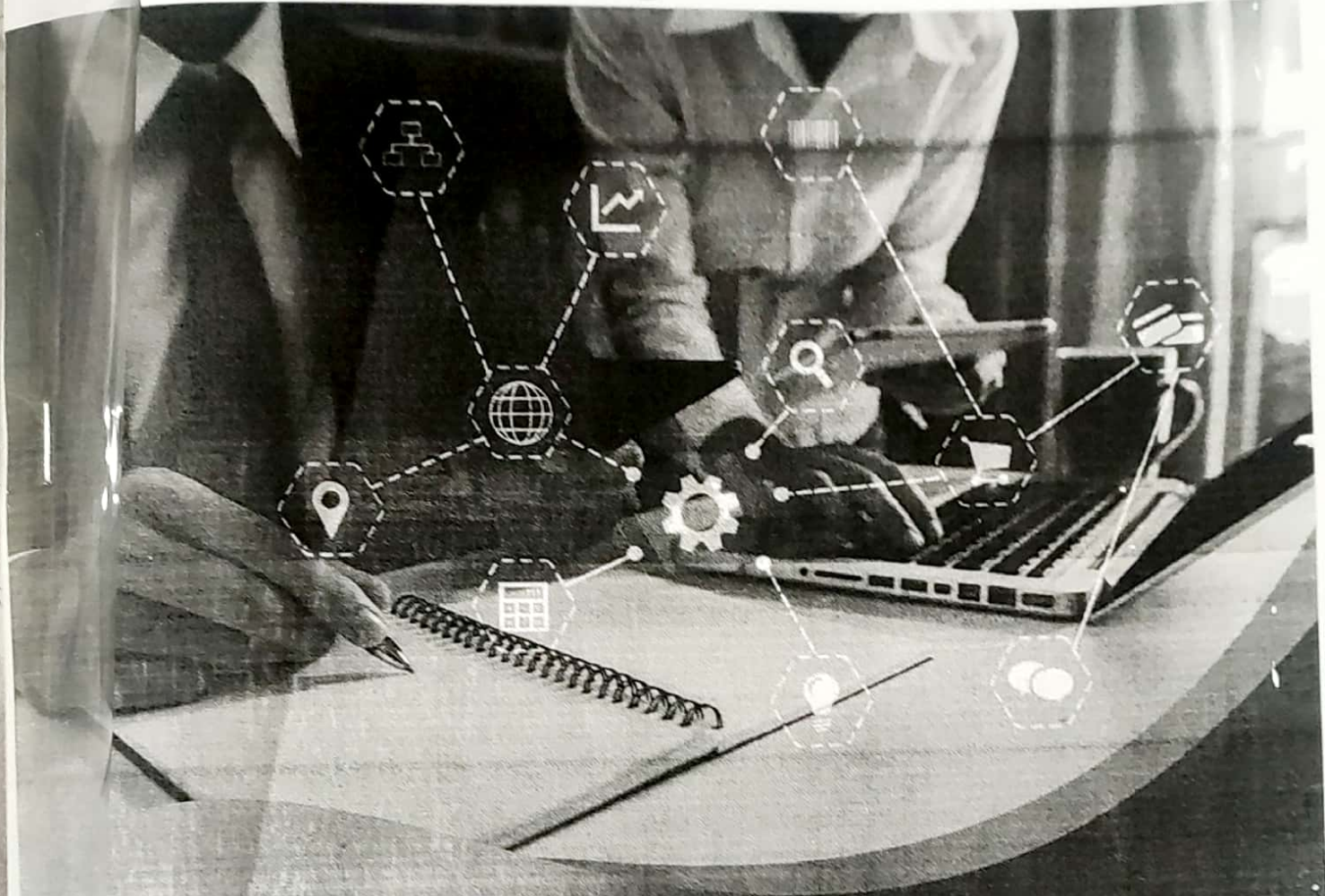
Keywords- *Human Resources Management strategies, HR Policies and Practices, Covid-19 and HR, Coronavirus and HR, employees' mental health, Employees' Psychological relations, HR pandemic challenges.*

Introduction-

Businesses already have to reconsider several aspect of their operations as a result of the global pandemic of 2020. Many organizations that would never have considered working remotely before now enable some or all of their workers to do so. Businesses that had never utilised internal communication software before are now masters in Slack or Zoom. Employers who still have staff in the office must now pay more attention to workplace safety, sanitation, air purification, and layout. Organizations have only recently started to understand the importance of a long-term workforce¹. Many developed nations are dealing with an ageing workforce and decreasing supply of fresh employees^{2,3}. Organizations have only recently started to understand the importance of a long-term workforce. Many developed nations are dealing with an ageing workforce and decreasing supply of fresh employees⁴. HR policy, practises and processes provide a foundation for managing employees. They include everything from how the organization hires people

³¹ Professor, Dept of Commerce & Management, Swami Vivekanand Mahavidyalaya, Mantha

³² Asst. Professor, J.E.S. College. Jalna



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CHAPTER 4

RETAIL INDUSTRIES IN INDIA

*Dr. S. S. Muley*¹

ABSTRACT-

In India, the retail industry is increasing at a rapid pace. India, with a population of over 1 billion individuals, is a tremendously appealing market for both domestic and international retailers. Due to the arrival of various small ventures, the Indian retail industry has become one of the most efficient and rapidly growing industries. It contributes more over 10 percent of the country's GDP and employs about eight percent of total employment. In terms of retail, India is the world's fifth-largest marketplace. The United Nations Conference on Trade and Development's 2019 Business-to-Consumer (B2C) E-commerce Index positioned India 73rd. India is the world's fifth-largest global destination in the retail space and currently ranks 63 in World Bank's Doing Business 2020. In terms of retail, India is the world's fifth-largest destination. India is placed 16th in the FDI Confidence Index. Hence, future of retail industry in India has broad scope which is elaborated in this paper.

KEYWORDS- *Retail Market, Retail Industry, India, Global Retail Market, Retail Business.*

INTRODUCTION-

India's retail market is on the way to touch US\$ 1.5 trillion by 2030 from US\$ 0.8 trillion in 2020. India's consumption, which was expanding at a rate of about 12 percent before the pandemic, had a decline during it but has since recovered to reach pre-pandemic growth levels at a rate of 17 percent. By 2026, e-commerce in the nation is anticipated to reach USD 130 billion, up from USD 45 billion in 2021.

According to a report by BCG-RAI titled "Racing towards the next wave of Retail in India," the retail industry has resumed its growth trajectory as the nation recovers from the pandemic. By 2032, it is expected to reach approximately \$ 2 trillion. "The Indian economy continues to be driven by spending, and we are witnessing that consumption growth is back in the uptrend after the two-year COVID halt," said Abheek Singhi, Managing Director and Senior Partner at BCG.

The next ten years will see organised retailers focusing on footprint development, across all platforms- offline and online- to power future growth, according to Singhi, who noted that India's retail industry will rise to almost \$ 2 trillion in that time. According to the estimate, e-commerce in the nation would increase from USD 45 billion in 2021 to USD 130 billion by 2026. "The growth of ecosystems is being driven by increased competition and the requirement to continuously enhance the customer value proposition. Players from both the retail and non-retail sectors are reaching out to customers. In India, we are already observing examples of this tendency, which is predicted to drastically alter the

¹ Professor, Swami Vivekanand Mahavidyalaya, Mantha

THE JOURNEY OF INDIAN ECONOMY IN THE LAST 75 YEARS:
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IMPACT OF INFORMATION TECHNOLOGY IN INDIAN BANKING SYSTEM

DR. S. S. MULEY

Swami Vivekanand Senior,
Mantha, Dist. Jalna

ABSTRACT

Financial sector plays a crucial role with the economic development of a rustic. A robust and healthy industry is vital requirement for economic process. Indian banking system today is observing and IT revolution. A mix of regulatory and competitive reasons has led to increasing importance of total banking automation within the Indian banking system. Information Technology has basically been used under two different avenues in Banking. One is communication and connectivity and other is Business Process Reengineering. Information technology enables sophisticated development, better market infrastructure, implementation of reliable techniques for control of risks and helps the financial intermediaries to achieve geographically distant and diversified markets. The shift towards internet banking is fuelled by the changing dynamics in India. By 2020 the common age of Indian are going to be 29 years and this young consumer base is internet savvy and needs real time online information. Indian banks therefore ought to aspire high and move toward implementing a world class internet banking capability. This study aims to research the effect of data technology within the industry of India. The study is secondary based and analytical in nature. The findings then proved that information technology contributes to the industry in three alternative ways as follows: IT saves the time of the shoppers and also the

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Women Empowerment : Gender Equality And Share of Women In Economic Participation And Opportunity.

Sadashiv Shahurao Muley
Department of Commerce, Lalbahadur Shastri College, Partur, Dist. Jalna - 431501

1. INTRODUCTION:

Gender impartiality will be achieved merely when women and men benefit from the similar opportunities, human rights and obligations in all spheres of existence. This means sharing equally, power and innocence, and having equal opportunities in economic and social spheres. Equal claim on education and career prospects will enable women to realize their personal ambitions. Gender equality demands the empowerment of women, with a focal point on identifying and redressing authority imbalances and charitable women additional independence to administer their possess life. When women are empowered, the whole family beneath, thus begetting the society as a whole and these beneath often have a ripple effect on future generations.

According to Census-2011, India has reached the population of 1210 million, as against 301 million in 1951, of which 58, 64, 69,174 (48.5 %) were females. The population of India accounted for 17.5% of the total world population and occupied second place. The sex ratio was 930 in 1971 and it has increased to 940 according to 2011 Census. The female literacy also increased from 18.3% in 1961 to 74.0% in 2011 and a decrease in male-female literacy gap from 26.6% in 1981 to 16.7 per cent in 2011. Women empowerment in India is heavily dependent on many different variables that include geographical location (rural/urban), educational status, social status (caste and class) and age. The scope and coverage of the schemes launched has been expanding that include initiatives for economic and social empowerment of women and for securing gender equality. The following schemes at present are aiming at women empowerment and gender equality in India:

1. Integrated Child Development Services (ICDS) (1975)
2. Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) (2010)
3. The Rajiv Gandhi National Crèche Scheme for Children of Working Mothers.
4. Integrated Child Protection Scheme (ICPS) (2009-10)
5. Support to Training and Employment Programme for Women (STEP)
6. Dhanalakshmi (2008)
7. Short Stay Homes
8. Swadhar
9. Ujjawala (2007)
10. Scheme for Gender Budgeting (XI Plan)
11. National Mission for Empowerment of Women
12. Rashtriya Mahila Kosh (1993) : 3 :

In spite of the effective implementation of all the above schemes and programmes, there are significant gaps between policy achievements and actual practice at the community level. The Global Gender Gap Index (2016) observed that India is simply not doing enough for its women. The ranking of the country has fallen from 105 (out of 135 countries) in 2012 to 87 out of 144 countries in 2016.

1.1 Objectives of the Present Study:

This research paper has the following objectives:

1. To understand the level of equality among girls and boys in primary, secondary and higher education.
2. To know the Gender Equality and Share of women in economic participation and opportunity
3. To Identify the Gender Equality and Women accessibility to resources
4. To examine the Gender Equality and Women Empowerment in Political Field.

2. RESEARCH METHODOLOGY:

For the purpose of the present study data has been collected from secondary sources. It is collected from Journals, Magazines, including the reports and documents of Ministry of Human Resource Development, Government of India National family health survey report, etc. and various other publications.

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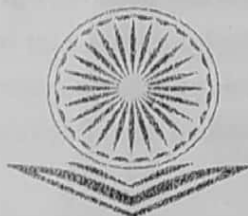
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23. A Study of Impact of Liberalization, Privatization and Globalization (LPG) on Agriculture Sector of Maharashtra in Post LPG Period

Dr. S. S. Muley

Department of Commerce L.B.S. Sr. College, Partur.

Introduction

Agriculture is the crucial sector in globalization of Indian economy. Indian agriculture should be variable because 60% people are still dependent on agriculture. India has the decision to globalize its economy in 1991. Since then govt have taken many steps of liberalize, privatize and globalize the economy. World Trade Organization (WTO) established in 1995. The targeted annual growth rate in the value of agricultural output for the tenth plan and eleventh plan are 4% and 4.5% respectively. Its share to total exports slowed down 8.5% in 1994-95 from 10.59% in 1992-93. An attempt has been made in this paper to identify impact of globalization (LPG) on agricultural sector of Maharashtra in post LPG period.

Area under Principle Crops of Maharashtra State

The principal crops in Maharashtra are Rice, Wheat, Jowar, Bajra, all Cereals, Pulses, Turmeric Tobacco, Sugarcane, Cotton, and Groundnut. Development and changes in the area used for the production of principal crops are given in the unit '000 Hecter in economic survey report. We have classified the data in Pre and the Post LPG Period. It is possible to make analysis of the information by determining averages, trends and link relative in Pre and the Post LPG Period. So this study of area under principal crops plays a vital role to find out level of development in agriculture in Pre and the Post LPG Period. Following table gives information about area under principal crops of Maharashtra State during the Period from 1960-61 to 2013-14.

Table 1.1 Areas under Principal Crops of Maharashtra State

Item	1960-61	1970-71	1980-81	1990-91	2000-01	2010-11	2013-14
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Area under principal crops-(in '000ha)							

A Study of Energy Consumption in Pre and the Post LPG Period in Maharashtra

Dr. S. S. Muley

Associate Professor and Head
Department of Commerce,
Lalbahadur Shastri Mahavidyalaya,
Partur.Tq:-Partur, Dist:-Jalna (M.S.)

Abstract

This Research paper provides basic information about A Study of Energy Consumption in Pre and the Post LPG Period in Maharashtra. It also overview the Energy consumption and changes taken place in Agriculture sector, Industrial sector and domestic purpose. This study shows data analysis of Electricity Consumption for Industrial, Agriculture and Domestic Purpose in Pre and the Post LPG Period in Maharashtra, Trend Analysis and Link Relative for Total Electricity Generation and Consumption in Pre and Post LPG Period in Maharashtra, Development in Electricity Consumption in Maharashtra in Pre and Post LPG Period, Consumption of Electricity in Maharashtra with comparison to India in Percentage Secondary data collection from Economic Survey Report of Maharashtra State, 2013-14, issued by Government of Maharashtra for analysis of Pre and Post LPG period changes in Energy consumption in Agriculture sector, Industrial sector and domestic purpose of Maharashtra state. Under statistical analysis Averages, Trend Analysis and Link Relatives use for data Analysis. It is found that under this study a comparison is possible between situations of energy consumption for Agriculture sector, industrial sector and domestic purpose of Maharashtra in pre and post LPG period.

Introduction

Economic development in Maharashtra also depends upon the infrastructure development in different sectors in Maharashtra. It includes use of electricity for industrial and agriculture sectors and level of consumption for economic development .Following is the analysis of Electricity consumption in Maharashtra in Pre and the Post LPG Period.



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19. Flucuation of Small - Scale Industries in India

Dr. S. S. Muley

Associate Professor & Research Guide, Department of Commerce, Swami Vivekananda
Mahavidyalaya, Mantha.

Abstract

In India S.S.I. sector is used as an efficient tool of progress. The recent data available indicate that the S.S.I. sector of India that accounts for 95% of the country's industrial units with 40% value addition in the manufacturing sector, shares 36% of the country's total export, contributes 9.50% GDP., employs nearly 9 lakhs per annum, registering a sectoral growth rate of 9.20% as against 7.5% of the country's overall industrial growth rate during 2011-12. During the 11th plan 5.7 million new jobs were created by the sector, while 7.6 million additional jobs are expected to be creating by the 12th plan.

Keywords- manufacturing, creating, shares.

Introduction

Small scale industry is widely recognized as a powerful instrument for socioeconomic growth and balanced sectoral development. One of the distinctive characteristics of small scale sector is that the development of these industries would create broader employment opportunities assisting entrepreneurship and skills development and ensure better use of scarce financial resources and appropriate technology. Furthermore, they can play a main role in achievement of national economy and sociopolitical objectives, the gestation period is very short and they need small amount of capital to start. I also help in the dissemination of production capacity unlike the large scale industries which tend to concentrate in a few hands. This apart, establishment of such industries in rural areas and small towns helps to check the influx of population into bigger towns. A rewarding feature of economic development in India has been the impressive growth of modern small scale industries. The small enterprises have by now established their competence to manufacture a wide variety of sophisticated goods in different product lines requiring a high degree of skill and precision.

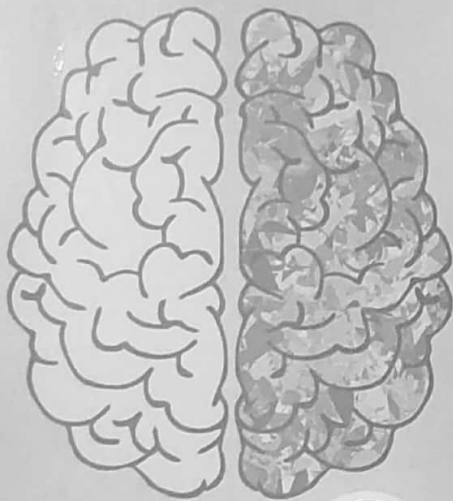
The small scale industrial sector plays a pivotal role in the Indian economy in terms of employments and growth. A small scale industry is defined as "a unit having investment up to 5 crores in plant and machinery", small scale industries may be classified into three categories:

- Cottage industries;

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18. Importance of Value Addition in Goods and Service Tax (GST)

Dr. S. S. Muley

Associate Professor Dept. of Commerce Lal Bahadur Shastri College Partur, Dist. Jalna (M.S.)

Introduction

Goods and Services Tax commonly known as GST is an indirect federal sales tax. Goods and services tax (GST) is a consumption-based tax ultimately borne by the end consumer of goods or service. Businesses and consumers pay GST on their purchases throughout the value chain. It was passed in Parliament on 29th March 2017 but the Act came into effect on 1st July 2017 in India. GST is an Indirect Tax which has replaced many Indirect Taxes in India. The business adds the GST to the price of the product and a customer who buys the product pays the sales price plus GST. Goods and Services Tax portion is collected by the business or seller and forwarded to the Government. It is also referred to as Value Added Tax (Vat) in some countries.

What is the Goods and Services Tax (GST)?

The goods and services tax (GST) is a value-added tax levied on most goods and services sold for domestic consumption. The GST is paid by consumers, but it is remitted to the government by the businesses selling the goods and services. In effect, GST provides revenue for the government.

In simple words, Goods and Service Tax (GST) is an indirect tax levied on the supply of goods and services. This law has replaced many indirect tax laws that previously existed.

GST has been introduced as a consumer based tax. There are mainly six tax slabs under GST in India: 0%, 0.25%, 5%, 12%, 18%, and 28% in India.

Importance of Value addition in Goods and Service Tax

Before independence, East India Company entered in India and established its business in India. For more than 200 years (Approx.), East India Company purchased raw material at lower cost from India. That raw material was exported by East India Company from India to England. Due to Industrial Revolution in England that raw material was converted into finished goods with the help of industrial technology. East India Company imported those finished goods in India from England. Those finished goods were sold in Indian market at higher price. In this

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E-Commerce Issues in India

* *Dr. Sadashiv Shahurao Muley*

The growth of ecommerce volumes in India is attracting the attention of players around the globe. India, the second most populous country in the world, is home to 1.2 billion people. To put that number into perspective, consider this: the combined populations of Germany, UK, France, Italy, Netherlands, Belgium, and Greece equal one-fourth the population of India alone! Despite lower per-capita purchasing power, this still makes India one of the most attractive emerging markets for ecommerce. But India is far from being a bed of roses. Here are *the top 8 challenges that ecommerce businesses face in India*.

1. **Indian customers return much of the merchandise they purchase online.**

Ecommerce in India has many first-time buyers. This means that they have not yet made up their mind about what to expect from ecommerce websites. As a result, buyers sometimes fall prey to hard sell. But by the time the product is delivered, they demonstrate remorse and return the goods. Though consumer remorse is a global problem, it is all the more prevalent in a country like India, where much of the growth comes from new buyers. Returns are expensive for ecommerce players, as reverse logistics presents unique challenges. This becomes all the more complex in cross-border ecommerce.

* Associate Professor, Dept. of Commerce, Lal Bahadur Shastri College, Partur, Dist. Jalna.

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Sarkate Sadashiv Haribhau

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Industrial Sector investment of Maharashtra as compare to India

Dr.S.S.Muley

Associate Professor, Dept. of Commerce
LalBahadurShastri College, Partur

INTRODUCTION:-

Industrial sector are the most important sector of overall economic development in outer country. Industrial sector playing a vital role in providing employment opportunities and it fulfillment of our socioeconomic objectives. So still today we cannot achieve the objectives regional imbalance development. The balanced investment in all regions is necessary for balanced economic development. Govt. of India was introduced industrial policies. The purpose to achieve balanced industrial development and other socio. Economic objectives. The Indian Government announced its first Industrial policy on 6th April 1948. An attempt has been made in the paper to know the industrial investment of Maharashtra as compare to India as well as to understand the state wise Foreign Direct Investment in India.

Liberalization polices currently being followed by Indian Government has shaken up the Indian Industries. With the entry of multi-nationals, the fear of doom has gripped many existing protected industries and has made them realize the need to improve its efficiency, quality and customer services. It is also being felt necessary to reduce costs and price to the products so as to provide better value for money to the consumer.

To achieve the above mentioned goals, it is necessary for the industries to use tools and techniques that can help to improve productivity of every functional area with as little investment as possible. Industrial Engineering which consists of a set of techniques and whose sole mission is to improve productivity by efficient use of resources can prove a very potent tool in the hands of the managements. Industrial Engineering can help the companies to archive lower cost per unit of production by elimination of non-value added activities.

Industrial Engineering Techniques, Work Measurement, Plant Layout and Material Handling, Production Planning and Control, Material Control, Value Engineering and Others can be applied in manufacturing as well as service organizations to evolve easier and cost effective methods, develop work standards, design performance based wages incentive schemes, improvise working conditions, design and install management information systems and conduct need based special studies to reduce west, avoid bottlenecks and smoothen information flow.



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5. Growth of Digital Payments System in India

Dr. S. S. Muley

Head & Associate Professor, Dept. of Commerce, Lal Bahadur Shastri College, Partur.

Mr. Virendra R. Surase

Research Scholar, Dept. of Commerce, Dr. B. A. M. University, Aurangabad.

Abstract:

Now a day's world changed to digital world. India tries to stepping towards e-payment system. Electronic payment system is a payment system through an electronic network. In other words e-payment is a method in which a person can make Online Payments for his purchase of goods and services without physical transfer of cash and cheques, irrespective of location and time. Today India is at a stage of demonetization so; in the present scenario this study is inevitable to make electronic payments at any time through the internet directly to manage the e-business environment. This study aimed to identify the issues and challenges of electronic payment systems and offer some solutions to improve the e-payment system. E payment system not only provides more opportunities but many threats also.

Introduction:

In line with government reforms, Prime Minister Narendra Modi has pushed Indians to adopt cashless transactions, giving the digital payments sector a significant boost.

The sector is experiencing an unprecedented jump in growth since November last year, when the government demonetized high currency bills (Rs 500 and 1000) – which represented 86 percent of India's cash in circulation. By February this year, digital wallet companies had shown growth of 271 percent for a total value of US\$2.8 billion (Rs 191 crore).

The payment system in any country needs to pass the litmus test of safety, security, soundness, efficiency, and accessibility. In order to address all these, payment systems have evolved from barter to currency, to digital systems. We are witnessing enormous change in the payment systems, disrupting the monopoly of physical/paper-based system by electronic ones. Digital payment is a way of payment which is made through digital modes. In digital payments, payer and payee both use digital modes to send and receive money. It is also called electronic payment. No hard cash is involved in the digital payments. All the transactions in digital payments are completed online. It is an instant and convenient way to make payments. Digital payments save you from long queues of ATMs and banks.

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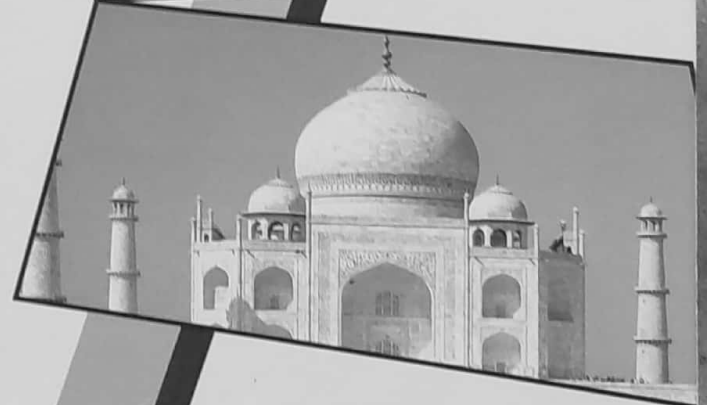
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४	केंद्रीय अर्थसंकल्प २०१७-२०१८ एक मूल्यमापन प्रा. डॉ. सुभाष प्रभू राठोड	१४-१९
५	डॉ. बाबासाहेब आंबेडकरांनी अस्पृश्य समाजामध्ये स्व-आदर जागृतीसाठी केलेले कार्य प्रा. वसंत राठोड	२०-२२
६	दहशतवाद आणि मानवाधिकार डॉ. आर. एन. ठाकरे	२३-२५
७	सुर्यनमस्कार व खो- खो या खेळावर प्रकाशित झालेले संबंधित साहित्याचा अभ्यास राठोड विलास रुपला डॉ. बी. एन गपाट	२६-२९
८	क्रांतीबा फुले यांची शैक्षणिक विचार क्रांती सचिन गुंडीराम डेंगळ	३०-३१