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# Indian Writing In English Themes & Techniques

Ram Avadh Prajapati Shailesh Sharma



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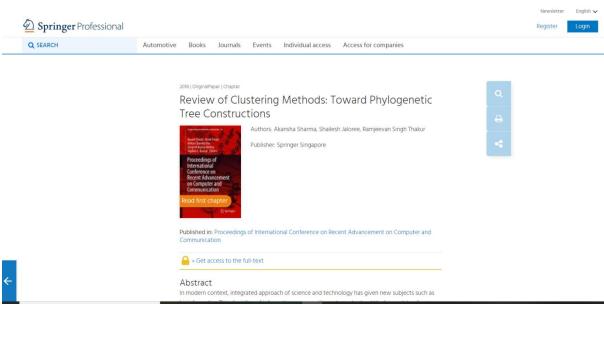
# Evasion of Intensity in Marital Relationship in East and West with Special Reference to Interpreter of Maladies.

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Dr. Varsha Saraswat

Jhumpa Lahiri is one of the prolific writer of present time. She earned reputation among her contemporaries due to her unique style, tresh themes and extraordinary approach. She is awarded number of prizes for her literary compositions. She secured special place in the hearts of her readers. M.B. Nayak and Shyamala A. Narain praise Jhumpa Lahiri for creating "history in becoming the first Indian author to win prestigious Pulitzers prize in the USA for her collection of short stories, "Interpreter of Maladies." Lahiri's early short stories faced rejection from publishers for years. Her debut short story collection "Interpreter of Maladies" was finally released in 1999. The collection consists of three stories previously published in New Yorker, plus six previously unpublished works. The stories address sensitive dilemmas in the lives of Indians or Indian immigrant, with themes such as marital difficulties, miscarriages and the disconnection between first and second generation United States immigrants. The stories all draw upon different aspects of Lahiri's Indian background. Every one of the stories is affected in some way or another by India. Some of the stories take place in India; others involve the lives of second

#### 3. Mrs. Akansha Sharma



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Volume - I

Edited by Dr. Vijay Singh

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Dr. Kaustubh Jain

Dr. Sangeeta Jauhari

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### FINTEC IN INDIA – OPPORTUNITIES AND CHALLENGES

### Dr. Sandhya Gupta Assistant Professor Commerce Anand Vihar College for Women Bhopal

### ABSTRACT

Imancial technology is Fintec; Which provides alternative solutions for banking pervices and non-banking finance services. Fintech is an emerging concept in the financial industry. The main purpose is to accesses the opportunity and ballenges in this industry. It explains the evolution of the fintech industry and provent financial technology (fintech) in the Indian financial sector. The fintech advide digital transaction which is more secure for the user. The benefits of indech services reducing operation costs and friendly user. In fintech services advide the fastest growing in the world.

words : Financial Inclusion, Financial Technology, Start Up, Fintec

### 据有GDUCTION

intechnology (fintech) sector may be young but is growing rapidly, by a large market base, an innovation-driven startup friendly government and regulations. Financial institutions are undergoing a dramatic in the digital age from their roles and responsibilities, service with the adoption of technology, satillanging regulatory landscape and ever-growing consumer expectations, the mapid influx of new entrants in the market, which is of growing concern Hannoumbent financial institutions (FIs). Innovation in the fintech industry has in world by storm, becoming a global phenomena not limited to any one and a long. Amongst the various focus areas in which fintech has been making Wo areas which have driven fintech adoption in the past few years stand and the second s with the second and the nurprising to see increasing participation from the non-financial in the local such as telecom, power and retail, leveraging open data as a into financial services.

Inclups populate this emerging and dynamic sector, while both hanking institutions and non-banking financial companies (NBFCs) indich up. Earlier this year, the National Association of Software and companies (NASSCOM) reported that around 400 fintech firms North, boosted in large part by foreign investments in fintech-focused contors and incubators.

International states and the software market alone could touch US\$

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### A DESCRIPTIVE STUDY ON MALL CULTURE AN OVERVIEW ON INDIAN RETAIL SINCE HISTORY TO MODERN ERA

### \*Dr. Siddharth Saini

Anand Vihar College For Women, Bhopal

### \*\*Jaya Kameriya

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### ABSTRACT

The mall is a collection of independent retail stores, services, and a parking area, which is conceived, constructed, and maintained by a separate management firm as a unit. They may also contain restaurants, banks, theatres, professional offices, service stations, etc. Shopping malls can be anything which has one or more buildings that combines many shops that allows customers to walk right in through interconnecting walkways. Today Indian malls have grown in both number and standard. By 2013, the number of malls in India was 570 and this year it is said to hit 750. Malls are where retail shopping is combined with entertainment. Malls offer a plethora of attractions-are it international brand products, food and beverages, entertainment quarter; everything in a mall is more glitzy and glamorous. The rise of number of shopping malls is evidence of consumer behaviour being favourable to the growing organized segment of the business. The part is the average of the growing organized segment of the growing organiz business. The next half a decade went well for the Retail-Real Estate synergy. The year 2007-08 saw huge growth rate in mall space coming up all over the relation of the rel country. India was hit by recession in the dusk of 2008 which in-turn hit the relation sector as well. Mall out the relation in the dusk of 2008 which in-turn hit the relation is became mall sector as well. Mall culture witnessed a slow down and mall mania became mall trauma. This paper is a sector as low down and mall mania became mall business trauma. This paper is an attempt to through light upon Indian retail business modern changes called "Mall" since history to present modern age.

### INTRODUCTION-

A shopping centre, shopping mall, or shopping plaza is the model tion of the historical market adaptation of the historical marketplace. The first shopping mall of India, Spencer Salai of the 1863–1864 Plaza was built in 1863–1864, by Charles Durant and J. W. Spencer in Anna South Action at that time the second sec Salai, Chennai. At that time the mall was one of the biggest shopping malf Plaza was the building the buildin South Asia. In 1983 the building was destroyed by a fire. The present Spencer original with 4. Plaza was reconstructed at the same site with more than double the size of the takes us boot in 1983 the building was destroyed by a fire. The present Spectral original with 1 lakh square feet and with more than double the size of the takes us boot in history of India original with 1 lakh square feet and was opened in 1991. The mall history of India Indian Subcost: takes us back to British Raj period. The first Departmental stores opened in however different Indian Subcontinent at 1895 by Spencer &Co Ltd. This was however different

MI DUAL CAMERA

संपादकीय मण्डल

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डॉ. पी. के. जैन

डॉ. पुष्पलता चौकसे

प्रायोजक उच्च शिक्षा विभाग, म.प्र. शासन

आयोजक



वाणिज्य विभाग शासकीय हमीदिया कला एवं वाणिज्य महाविद्यालय, भोपाल

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प्राचार्य, रासकीय हमीदिया कला एवं वाणिज्य महाविद्यालय, भोपाल

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### ETHICAL ISSUES IN BUSINESS & CORPORATE GOVERNANCE – A CASE STUDY OF KINGFISHER AIRLINES

Sandhya Gupta<sup>1</sup>

### Abstract

'Business Ethics' is a study of the policies of an organization that are related to corporate governance. It is moral responsibility of the businesses to provide the true value of money to the public, stakeholders, customers and the government. Every business must other inequitable malpractices for selfish interests. This paper examines the unethical practices and lack of corporate governance in private business. In the current paper effort has been made to understand the unethical practices undertaken by the companies under study, Their impact on the organization, and the markets i.e the customers, staff, stakeholders

Keywords : Business, Morals, Ethics, Corporate Governance, Stakeholders

### Introduction

The balance of pursuing market opportunities while maintaining accountability and ethical integrity has proved a defining challenge for business enterprise since the arrival of the joint- stock company in the early years of industrialism. The accountability and responsibility of business enterprise is constantly subject to question. The manifest failures of corporate governance and business ethics in the global financial crisis has increased the urgency of the search for a better ethical framework and governance for business. A substantial increase in the range, significance and impact of corporate social and environmental initiatives in recent years suggests the growing materiality of a more ethically-informed approach. However challenging the prospects, there are growing indications of large corporations taking their social and environmental responsibilities more seriously, and of these issues becoming more critical in the business agenda.

This introduction to the special issue on governance and ethics situates the question in existing theoretical frameworks, highlights stakes and implications, and discusses the different ways in which companies are perceived. New approaches give rise to a more fundamental reflection on a new stakeholder type of governance and the development of ethical conduct. Ethics has thus become one of the reference values upon which a new pact should be built between the various actors of the organization concerning governance. Ethical behaviour in governance is defined as the way in which a company's stakeholders try to manage collective action from the perspective, and in the interest, of the majority, thus avoiding damaging behaviours, and through a better control of the power and responsibilities of the company's managers. In the area of governance, therefore, ethics aims at raising awareness of the others rights and common needs, by imposing some principles of minimum requirement. From this point of view, ethical

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प्रायोजक उच्च शिक्षा विभाग, म.प्र. शासन

आयोजक



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# IMPACT OF GST ON INDIAN ECONOMY

Priya Boradkar<sup>1</sup>, Sujata Bhatt<sup>2</sup>

### Abstract

All the articles about GST and its implementation make us overwhelmed. It is important to understand this massive economic change that our country has witnessed the introduction of Goods and Services Tax. GST is a single National uniform tax levied across India on all goods and services. GST stands for Goods & Services Tax. It is an indirect tax that will replace the different state and Central Taxes. This will take the form of a single and uniform tax. There are many sectors that had to go through more than 2-3 taxes but after the implementation of GST there is only one tax. The main purpose of GST is to rationalize the current indirect tax Regime which will provide a stable economic environment favourable for growth and development especially for IT sector. The proposed study is designed to know the impact of GST on IT sector. The study is exploratory in nature in secondary data has been used for the study the data will be collected from different journals periodicals newspapers and internets.

Keywords: GST, Excise duty, Service tax, VAT, ITC, Tax cascading

### Introduction

India is the hub of taxes where people pay many taxes which create confusion for them. Presently we pay two types of taxes i.e direct and indirect in various sectors. Direct tax paid directly to the government by the taxpayer that i.e Income Tax, wealth tax and Corporation tax. Indirect tax is a tax levied on goods and services rather than on income or profits. It is not directly paid to government but collected from intermediaries (such as retail stores) from the person who bear the ultimate economic burden of the tax (such as consumers). The intermediaries later file a tax return and forwards the text proceeds to government with the return for example Sales Tax, VAT, Excise Duty and Custom Duty and so on. GST <sup>is a blanket</sup> of indirect tax that will subsume several indirect state and Federal taxes such as Value added <sup>tax</sup> (VAT) and excise duty and different state taxes Central surcharges, Entertainment Tax, Luxury Tax and many more.

GST stands for Goods, Services and Tax. It is an indirect tax that will replace the different state and Centre Taxes. This will take the form of a single and uniform tax. There are many sectors that had to <sup>go through</sup> more than 2-3 taxes, but after the implementation of GST, there is only one tax. The main <sup>putpose</sup> of GST is to rationalize the current indirect tax regime, which will provide a stable economic environment favourable for growth and development.

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TE 5 PRO AMERA

### IMPACT OF MERGERS AND ACQUISITION ON THE INDIAN PHARMACEUTICAL SECTOR

Poonam Sharma<sup>1</sup>

### Abstract

In the past two decennium, we witnessed the effectuated wave of change in India in the form of liberalisation, privatisation, globalisation, technological advancement and amendments in MRTP(the Monopolies and Restrictive Trade Practices) Act, Income Tax Act, and Takeover Code, a paradigm shift was witnessed in external (or inorganic) growth strategies like Mergers and Acquisitions. These developments include the tremendous corporate change and development called a merger and acquisition. Merger and acquisition are the essential process in the Pharmaceutical sector to make financial gains enormously. The main aim of Merger and Acquisition in this sector to improve the scale of economies. When two companies combine their power into one group this process are called Merger .During merging process one company survives and other loses their corporate existence. On the other hand Acquisition means take over, it may also be defined as an art of acquiring effective control by one company over assets or management of another company without combination of companies. Making acquisition in the pharmaceutical sector is a way to outsource new product development. There are two reasons why so called big pharma does this research and development of new products is both expensive and risky .It is a method of experiment to leave the risks to someone else, if it works, the company will buy the products. In the current scenario, Merger and Acquisition was the first choice for Business survivals and development. The Indian Pharmaceutical companies ranks 13th in the world by value of Pharmaceutical products fragmented , currently havin more than 20,000 registered companies . the top 1.25% companies (approximately 250) control control 70% of the overall market .The Indian domestic pharmaceutical players enjoy certain advantages which attracts M&A in the Country. The process of M & A are not new in Pharmaceutical sector it brings not only new brand name, new structures, product offering but additionally give opportunity to the pricing sector also bring so many changes in R&D and cross the boundaries of sales. This research paper deals with Merger and Acquisitions cases in Indian Pharmaceutical Sector, laws related to M & A in India. Analysis was carries out for three years before and after the acquisition to allow for sufficient grounding for conclusion. The framework for evaluation is constructed around the four major areas; Pricing, Production and Availability, R&D and Social Consequences.

Keyword: Merger, Acquisition, Pharmaceutical Sector, liberalization, privatization.

#### 1. Introduction

Merger can be defined as a method of unification of two players into single entity. Merger is also a way of mixing two business entities below the common possession. The word acquisition, conjointly called a takeover or an acquisition, is that the shopping for of one company (the 'target') by another. A sale is also friendly or hostile. The method of mergers and acquisitions was importance in today's world. In India, the idea of merger and acquisitions was first initiated by the govt bodies and few accepted financial

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दीप्ति सोलंकी<sup>1</sup>, कमला गुप्ता<sup>2</sup>

### सारांश

5 1

PRO

भूमि अधिग्रहण की प्रक्रिया और विकास परियोजनाओं में प्रत्यक्ष संबंध हैं यदि विकास करना है तो इस कार्य को सम्पन्न करने के लिए भूमि की भी आवश्यकता होगी। अतः प्रस्तुत शोधपत्र में विकास परियोजनाओं का भूस्वामियों की आर्थिक स्थिति पर पड़ने वाले प्रभावों का अध्ययन किया है जिसमें खंडवा शहर के 140 परिवारों को जिनका पुनःस्थापन किया गया को सर्वे में शामिल किया गया है, तथा विस्थापित लोगों की आर्थिक स्थिति सुधारने के लिए यह सुझाव दिये हैं कि विकास के साथ-साथ किसानों के रोजगार, आय, कृषि उत्पादन, और उनके जीवन-स्तर की और भी ध्यान दिया जाये इसके लिये कृषि योग्य भूमि के अधिग्रहण की सीमा का निर्धारण कर देना चाहिए, भू-धारकों की सहमति के बिना उनकी भूमि का अधिग्रहण नहीं किया जाना चाहिए, विस्थापितों को उनकी भूमि का उचित मुआवजा दिया जाना, उनको रोजगार के उचित अवसर प्रदान किये जाने चाहिए, विस्थापन के पश्चातू यदि भरण-पोषण की समस्या आती है तो सरकार को उन्हें भरण-पोषण भत्ता प्रदान करना चाहिए आदि यदि किसानो को इस प्रकार की सुख सुविधायें प्रदान की जाती है तो वह फिर से अपना जीवन स्तर ऊँचा उठा सकेंगे और कृषि उत्पादन की ओर पूरा ध्यान देंगे जिससे फसलों का उत्पादन भी बढ़ेगा।

कुंजी शब्द- विस्थापन, विकास, भूमि अधिग्रहण, पुनःस्थापना, मुआवजा, भूस्वामी।

#### प्रस्तावना

भूमि अधिग्रहण की प्रक्रिया में लाखों लोगों का विस्थापन होता है, जिससे उन्हें अपनी भूमि, मकान आदि सभी को छोड़कर अन्य स्थानों पर जाना पड़ता हैं। आज हर देश विकास कर रहा है और विकास की नई-नई योजनायें हर वर्ष सम्पन्न की जाती हैं। यदि देखा जाये तो विकास परियोजना और भूमि अधिग्रहण दोनों में प्रत्यक्ष सम्बन्ध है, जितना अधिक विकास होगा उतना अधिक भूमि का अधिग्रहण किया जायेगा। बड़े पैमाने की जब योजनायें सम्पन्न की जाती है, तो इसके लिए कई हजारों हेक्टेयर भूमि की आवश्यकता होती हैं, और भूमि का अधिग्रहण किया जाता है। निश्चित ही विस्थापन में कृषि योग्य भूमि भी प्रभावित <sup>होती है</sup>, और लोगों का जीवन अस्त-व्यस्त हो जाता हैं। लोगों की आर्थिक-सामाजिक स्थिति बुरी तरह प्रभावित होती हैं।

### सम्बन्धित साहित्य की समीक्षा

ि भाषी, एस.डी. ने अपने शोध में जलगाँव जिले के गांवों पर इस पुनर्वास का उनकी सामाजिक आकृति विज्ञान पर क्या प्रभाव पड़ा, इसका अध्ययन अपने शोध प्रपत्र में प्रस्तुत किया है। ब्रूक, एम. ने अपने शोध में बाँध और विस्थापन को ओर अधिक <sup>विस्तृत</sup> बनाने से लोगों पर क्या प्रभाव पड़ा इस हेतु अनुसंधान किया है और यह निष्कर्ष निकाला कि लोगों में विस्थापन के प्रति तथा बांधों के निर्माण को लेकर विरोध बढ़ता जा रहा है। कोलीन, ने भारत में भूमि अधिग्रहण से सम्बन्धित अभी तक जितने भी कानून बने उस पर अपने विचारों को व्यक्त किया है। गोयल, संगीता का शोध भूमि अधिग्रहण, पुनर्वास, एवं पुनःस्थापना से ta an lio è volt este manie merò ini e ar contrès d

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संपादकीय मण्डल

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## CONTEMPORARY RESEARCH IN COMMERCE AND MANAGEMENT वाणिज्य एवं प्रबंध में समकालीन शोध

प्रायोजक उच्च शिक्षा विभाग, म.प्र. शासन

आयोजक



वाणिज्य विभाग शासकीय हमीदिया कला एवं वाणिज्य महाविद्यालय, भोपाल

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## IMPACT OF GST: A STUDY ON MADHYA PRADESH ECONOMY

Vikas Bakshi<sup>1</sup>, Sidhharth Saini<sup>2</sup>, Jaya Kameriya<sup>3</sup>

#### Abstract

As a significant step towards the reform of indirect taxation in India, the Central Government has introduced the Goods and Service Tax (GST). GST is a comprehensive indirect tax on manufacture, sale and consumption of goods and services throughout India. Goods and Services Tax (GST) is an indirect tax (or consumption tax) imposed in India on the supply of goods and services. It is a comprehensive multistage, destination based tax. The tax came into effect from July 1st, 2017 through the implementation of One Hundred and First Amendment of the Constitution of India by the Indian government. The tax replaced existing multiple flowing taxes levied by the central and state governments. Heartland states such as Bihar, Uttar Pradesh, Madhya Pradesh and Odisha showed improved performance in goods and services tax (GST) collection for 2019, as compared to the previous year, reports the Times of India. Their performance stood out against that of industrialised states, with only West Bengal bucking the trend, the report said. This paper is prepared to study the impact of goods and service tax (GST) on Economy of state Madhya Pradesh. It also involves some facts and figures to validate the study.

Key Words: GST, Economy, Growth, Cost, Product, Service.

#### Introduction

India offers a well-structured tax system for its population. Taxes are the largest source of income for the government. This money is deployed for various purposes and projects for the development of the nation. Taxes are determined by the Central and State Governments along with local authorities like municipal corporations. The government cannot impose any tax unless it is passed as a law. The entire system is clearly demarcated with specific roles for the central and state government.

Madhya Pradesh is a state in central India. Its capital is Bhopal, and the largest city is Indore, with Gwalior, Jabalpur, Ujjain and Sagar being the other major cities. Nicknamed the "Heart of India" due to its geographical location, Madhya Pradesh is the second largest Indian state by area and the fifth largest state by population with over 75 million residents.

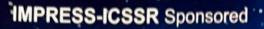
The Madhya Pradesh Assembly on 24 August 2016, Wednesday passed the Goods and Service Tax (GST) Constitution Amendment Bill. MP became the seventh state in the country to ratify the historic tax amendment bill. Before Madhya Pradesh, Gujarat, Bihar, Jharkhand, Assam, Himachal Pradesh and Chhattisgarh have already passed the bill in their respective assemblies.

Under VAT, registration was mandatory for those having annual gross turnover of more than Rs 10

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### Role of Digital Finance in Financial Inclusion Dr. Sandhya Gupta

**Abstract:** Financial inclusion is defined as the process of ensuring access to financial services and adequate credit and low income group. Financial products and low income group. Financial products and ten and t **Abstract:** Financial inclusion is defined as the process of ensuring access to find the group. Financial products  $c_{redit}$  and  $adequate c_{redit}$  and  $adequate c_{r$ **Abstract:** Financial inclusion is defined as the weaker sections and low income groups services are the key element of and and a contracts and <math>a contracts and a contracts and a contracts and <math>a contracts and a contract andwith approache cost to various groups such a payment services, financial inclusion, insurance, remittance & payment services, financial inclusion. It helps individuals with the possibility to save for future stability, a high level of bank deposition of financial inclusion. It helps individuals with the possibility savings, make investments and access credit. This will be build savings, make investments and access credit. This will be build savings. the banks accounts, insurance, remaining of the possibility to save for function of and access credit. This with the possibility to save for function of a ccess credit. This will be the banks have arrived with new banking technology that took black banks have arrived with new banking technology that took black black black banks have arrived with the bank in the bank black bl enable a stable deposit base, opportunities to build savings, make investigation of the banking technology that took place in the enabling of new banking technology. Most of the banks have arrived with new banking industry is been given new at "Divital finance.". The Banking industry is been given new at the technology. enabling of new banking technology. Most of the banks have arrived with the Banking industry is been given  $n_{e_in_i}^{e_{in}}$  in the scenario of banking customers that is called "Digital finance.". The Banking industry is been given  $n_{e_i}^{e_{in}}$  the  $n_{e_i}^{e_{in}}$  in the scenario of banking customers that is called "Digital finance.". new scenario of banking customers that is called "Digital finance. In the second computers, the internet of hype hype by Digital Finance. Financial service are delivered through mobile provide Banking service at affordable, conventioned to be the notential to provide Banking service at affordable, conventioned to be the notential to provide Banking service at affordable, conventioned to be the notential to provide Banking service at affordable, conventioned to be the notential to provide Banking service at affordable, conventioned to be the notential to provide Banking service at affordable, conventioned to be the notential to provide Banking service at affordable, conventioned to be the notential to provide Banking service at affordable, conventioned to be the notential to provide Banking service at affordable, conventioned to be the notential to provide Banking service at affordable, conventioned to be the notential to provide Banking service at affordable, conventioned to be the notential to provide Banking service at affordable, conventioned to be the notential to provide Banking service at affordable, conventioned to be the notential to provide Banking service at affordable, conventioned to be the notential to provide Banking service at affordable, conventioned to be the notential to provide Banking service at affordable service at affordable service at a fordable service at a for Digital Finance. Financial service are delivered through mount provide Banking service at affordable, convenient and linked to a reliable digital payment system It has the potential to provide Banking service at affordable, convenient and the their personal finance, quick financial decision making, and the their personal finance. linked to a reliable digital payment system It has the potential to provide quick financial decision making, and the ability securely. Customer can have greater control on their personal finance, quick financial decision making, and the ability securely. securely. Customer can have greater control on their personal finance, and the ability to make and receive payments. Financial inclusion is a win-win situation that is achieved through digital finance. This to make and receive payments. to make and receive payments. Financial inclusion is a win-win structure among people. It has been analysed finance. This paper intends to identify the role of digital finance in financial inclusion among people. It has been analysed how paper intends to identify the role of digital finance in financial work and the purview of the financial system in a very technology can be used for bringing the financial excluded people under the purview of the financial system in a  $v_{ery}$ cost effective manner.

Keywords: Financial Inclusion, Digital Finance, Financial Products, Innovative Financial Technology

#### **INTRODUCTION**

We are living in a period of spectacular innovation in financial services: new technologies are changing nearly every aspect of the formal financial sector. It's an exciting time for everyone who aspires to create a financially inclusive world, for the first time, we have new tools that work anywhere, anytime, and can help us achieve our vision. Digital finance and financial inclusion have benefits to financial services users, digital finance providers, governments and the economy. Digital technologies allows a wider range of financial services such as online banking, mobile banking. The technology has provided internet banking, mobile banking, e-wallets, mobile wallets, and credit and debit cards. It provides several benefits like convenience, easy financial transactions etc. to the customer. However, the risk of cyber-attacks is the alert for the economy. While people are getting comfortable with cashless payments, some negative perceptions like poor network coverage security problems and lack of merchant willingness, high transactional costs, lack of users' knowledge on technology, are holding back people from adopting the new system.

#### **OBJECTIVES OF THE STUDY**

To study the role of digital finance in bringing about financial inclusion

## METHODOLOGY OF THE STUDY

The data for the current study is secondary data collected from the secondary sources such as Newspaper, websites and Magazines.

#### A. Digital Finance

Financial services can be delivered through personal computers , mobile phones, the internet or cards linked to a reliable digital payment system. Financial services are delivered via mobile phones, the internet or cards. New financial products like financial businesses. finance-related software, and unique forms of customer communication and interaction. delivered by FinTech companies and innovative financial service providers surround the Digital Finance. It enable individuals and companies to have access to payments, savings, and credit facilities via the internet (online) without the need to visit a bank branch or without dealing directly with the financial service provider.

These are related to the arrangement of some unify of money related and instalment benefits that are conveyed and oversaw utilizing portable or Web advances and a system of specialists. It refer to the far-reaching technologies available to perform financial services from a widespread range of providers to an extensive category of recipients. This is possible by use of digital remote means e-money, mobile money, card

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मानव मस्तिष्क में विचारों की प्रथम ज्योति का प्रज्जवलन ही भाषा का संचार होना है। विचारों की धारा, भाषा में ही प्रवाहित होती है। विचार, जिस भाषा में प्रस्फुटित होते हैं उसी भाषा में संचारित भी होते है अर्थात हम यदि हिंदी में सोचते हैं तो हिंदी में ही उस विचार को संप्रेषित करते हैं। यदि विचार अंग्रेजी में अंकुरित हआ है तो प्रेषित भी अंग्रेजी में ही होगा। आवश्यकतानुसार हम उसे अनूदित कर देते हैं।

ध्वन्यात्मक भाषा ही मनुष्य को अन्य प्राणियों से उत्कृष्ट और विशेष स्थान पर स्थापित करती है, अन्यथा संसार में सभी प्राणियों के सांकेतिक संप्रेषण पर अनेक शोध संपन्न हो चके है। यदि भाषा रूपी सशक्त माध्यम न हो तो अन्यान्य सभी विषयों का अध्ययन, अध्यापन, अनुसंधान, प्रचार, तर्क वितर्क न केवल बाधित Page | 1

## हिंदी भाषा का क्रमिक विकास एवं महत्व

डॉ. सिद्धार्थ सैनी

(सहायक प्राध्यापक कॉमर्स), आनंद विहार कॉलेज फ़ॉर विमेन, भोपाल **डॉ. भाविक वोरा** (सहायक प्राध्यापक कॉमर्स), श्री वैष्णव कॉमर्स कॉलेज, इंदौर

#### प्रस्तावना

एक स्वतंत्र देश के लिए स्वयं की एक भाषा होती है जो उस देश का मान-सम्मान और गौरव होती है। भाषा और संस्कृति ही उस देश की असली पहचान होती है। भाषा वह साधन है जिसके द्वारा मनुष्य बोलकर, सुनकर, लिखकर व पढ़कर अपने मन के भावों या विचारों का आदान-प्रदान करता है। मनुष्य और मनुष्य के बीच वस्तुओं के विषय अपनी इच्छा और मति का आदान प्रदान करने के लिए व्यक्त ध्वनि-संकेतो का जो व्यवहार होता है, उसे भाषा कहते है। भाषा में ध्वनि -संकेतों का परम्परागत और रूढ़ प्रयोग होता है। भाषा के सार्थक ध्वनि-संकेतों से मन की बातों या विचारों का विनिमय होता है। भाषा के ध्वनि-संकेत किसी समाज या वर्ग के आन्तरिक और बाह्य कार्यों के Page | 27

## मन्नू भण्डारी की कहानियों की वर्तमान युग में प्रासंगिकता

## डॉ. चंदा मोदी, भोपाल

वर्तमान में टी.वी. वीडियों तथा अन्य प्रचलित संचार माध्यमों के दबाव से क्या लेखन में परिवतन आने की संभावना हो सकती है? इस प्रकार की संभावना व्यक्त की जाना स्वाभाविक ही है, परन्तु विदेशों में अनुभवों तथा साहित्य की गहराई को दृष्टिगत रखते हुए यह कहा जा सकता है कि ऐसा दबाव कतई नहीं हो सकता है। यह एक तरह का संक्रान्तिकाल है। इसलिए थोडी उथल—पुथल है, जल्दी ही स्थितियाँ सामान्य हो जायेगी। क्योंकि गंभीर और समर्पित साहित्यकार अपनी ही शर्तो पर लिखता है और लिखेगा। यह अवश्य हो सकता है कि भविष्य में युवा पीढी की रूचि और संस्कार इन माध्यमों से निर्मित होगें, क्योंकि उनकी रूचि गंभीर साहित्य में कतई नहीं रहेगी, जिससे इतना अवश्य होगा कि पाठको का संकट बढ जायेगा।

अवश्य होगी कि पाउको को संकट बढ जावना। ''साहित्यकार की सोच केवल अपने साहित्य तक नहीं होती उसके परिवार के दायरे में पूरा समाज जीवन की हर धड़कन तक आती है। आज वह या कोई भी सोचने समझने वाला व्यक्ति जिस बात से Page | 37