

AATMA NIRBHAR BHARAT ABIYAN: SELF RELIANT INDIA



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**Dr. S. Theenathayalan
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MAHATAMA KAMISI V. JO

FOREWORD

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PERFORMANCE ANALYSIS OF DIGITAL TRANSACTIONS IN INDIA

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Introduction

Digital India scheme was launched by the Prime Minister of India Sri Narendra Modi on 2nd July 2015 with well defined objective of connecting rural areas with high-speed Internet networks and improving digital infrastructure. The vision of Digital India is inclusive growth in many areas such as electronic services, products, manufacturing and job opportunities etc. Digital India aims to provide the much needed focus on the nine pillars of growth areas, namely Broadband Highways, Universal Access to Mobile Connectivity, Public Internet Access Programme, e-Governance: Reforming Government through Technology, e-Kranti - Electronic Delivery of Services, Information for All, Electronics Manufacturing, IT for Jobs and Early Harvest Programmes. Each of these areas is a complex program in itself and cuts across multiple Ministries and Departments. Digital India is to be implemented by the entire Government with overall coordination being done by the Department of Electronics and Information Technology.

This scheme helps to expedite the process of administration and ultimately to have paperless office in the near future in all Government offices. This paper aims to discuss about the various payment methods in the banking sector in India.

Digital Payment

Digital Payment means when any goods or services are purchased through the use of various electronic modes of payments which means there is no use of physical cash or cheques in digital payment. Now-a-days people use Digital Payments more is because Digital payment methods are easier and more convenient and they also provide customers the flexibility to make the payment from anywhere at any time which proves as a good alternative to the traditional methods of payment and which fastens the transaction cycles.

Various Digital Payment methods in India:-

1. Banking Cards- Debit/Credit / Credit Cards.
2. Unstructured Supplementary Service Data (USSD).

ABOUT THE EDITORS



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He was also the organizing secretary of 10 National Seminars, 1 National Conference and 3 International Conferences. In addition, he has delivered 80 plus invited lectures at the UGC-HRDC and keynote addresses in Economics in National, International conferences and radio talks. His research contributions are also outstanding. At present, 4 Ph.D. Scholars and one Post-Doctoral fellow are working under him. He is the domain expert and one of the authors of Plus One and Plus Two Economics Text Books of Government of Tamil Nadu.

He has published 40 research papers in national and international journals of repute. His academic contributions involve membership and Chairmanship of Board of Studies of various colleges and universities. He was also a recipient of "Best Teacher Award", "Best NSS Programme Officers Award", "Senior Economists Award", "Eminent Academician Award" and "Distinguished Resource Person Award". Besides, he served as NAAC Coordinator, IQAC Coordinator and Dean of Academics and Research at the College. He was invited to deliver a keynote address in the International Multidisciplinary Conference held at Malaysia.



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