

## PLACEMENT DRIVE



Shri. Kingston S, Learning and Training division, Savvy Software Inaugurated the placement drive jointly organised by Department of Management in association with IQAC, YIMS., Placement Cell, YIMS and Savvy Software.

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### DIGITAL REVOLUTION OF e-RUPI-RELEVANCE, POSSIBILITIES AND LIMITATIONS

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**Abstract**

India is moving through a digital transformation. The Digital change affects us beyond our imaginations. The Digital currency is one among them. The historical development of the introduction of digital currency in India is supposed to a great revolution in the field of transactions and bank dealings. Since e-RUPI is a transaction mainly between the RBI and the customer through a bank, the relevance of the bank can also be reduced later. Through the digital currency, mistakes can be overcome. In the future, we will be moving through a cashless and contactless society. India in general and all areas in particular, needs to be advanced so as to stand as one among the top level countries in the world.

**Key Words**-> e-RUPI, e-Rupi Incentives, Digital India, NCF, CDRC - R, CDRC - W, Digital Currency, Digital Transactions, cashless payment, contactless payment etc.

**Introduction**

India takes a historic digital leap with the Introduction of e-RUPI. December first marked the beginning of this new era. The long awaited dream of e-RUPI has been fulfilled. e-RUPI is a cashless and contactless instrument for digital payment that will play a significant role in making Direct Benefit Transfer (DBT) more effective. The e-RUPI is a pre-paid voucher which would be used in similar denominations like paper currency and coins enabling the users to be able to transact with a digital wallet distributed through participating banks and government organizations to Closed User Group (CUG) including customers and

retailers. This will provide a new dimension to digital governance and this initiative is based on digital transactions merged with technology for connecting people's lives in India. The digital payment solution has been developed with the support of the Department of Financial Services (DFS) and National Health Authority (NHA) and is powered by National Payment Corporation of India (NPCI). Applauding the move of the government in the initiative of e-RUPI, Jyoti Prakash Gadia, Managing Director at Resurgent India said, "The launch indicates the consistent efforts on the part of RBI to bring out an efficient, user-friendly

An Article titled 'The Revolution of e-RUPI, Relevance, Possibilities, and Limitations' has been published by Rev. Dr. Joseph Olikkalkoonal, Vice Principal, YIMS in the ISSN Journal "Educational Extracts."

## CONGRATULATIONS



Gayathri V , student of III B. Sc Physics secured 2nd position in Discuss Throw in the 63rd Kerala State Athletics Championship held at the University of Calicut Campus.