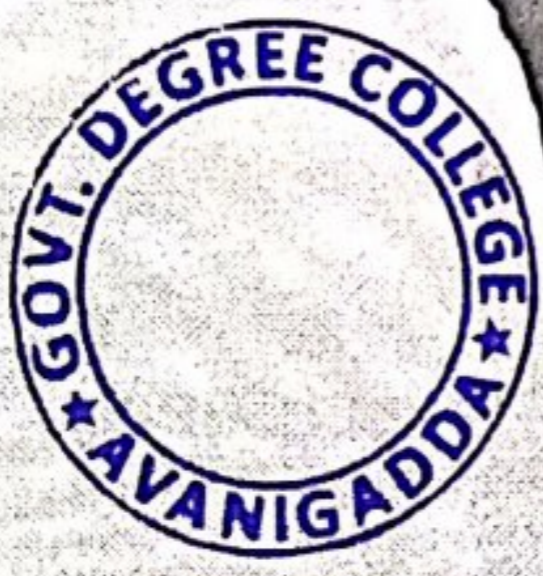
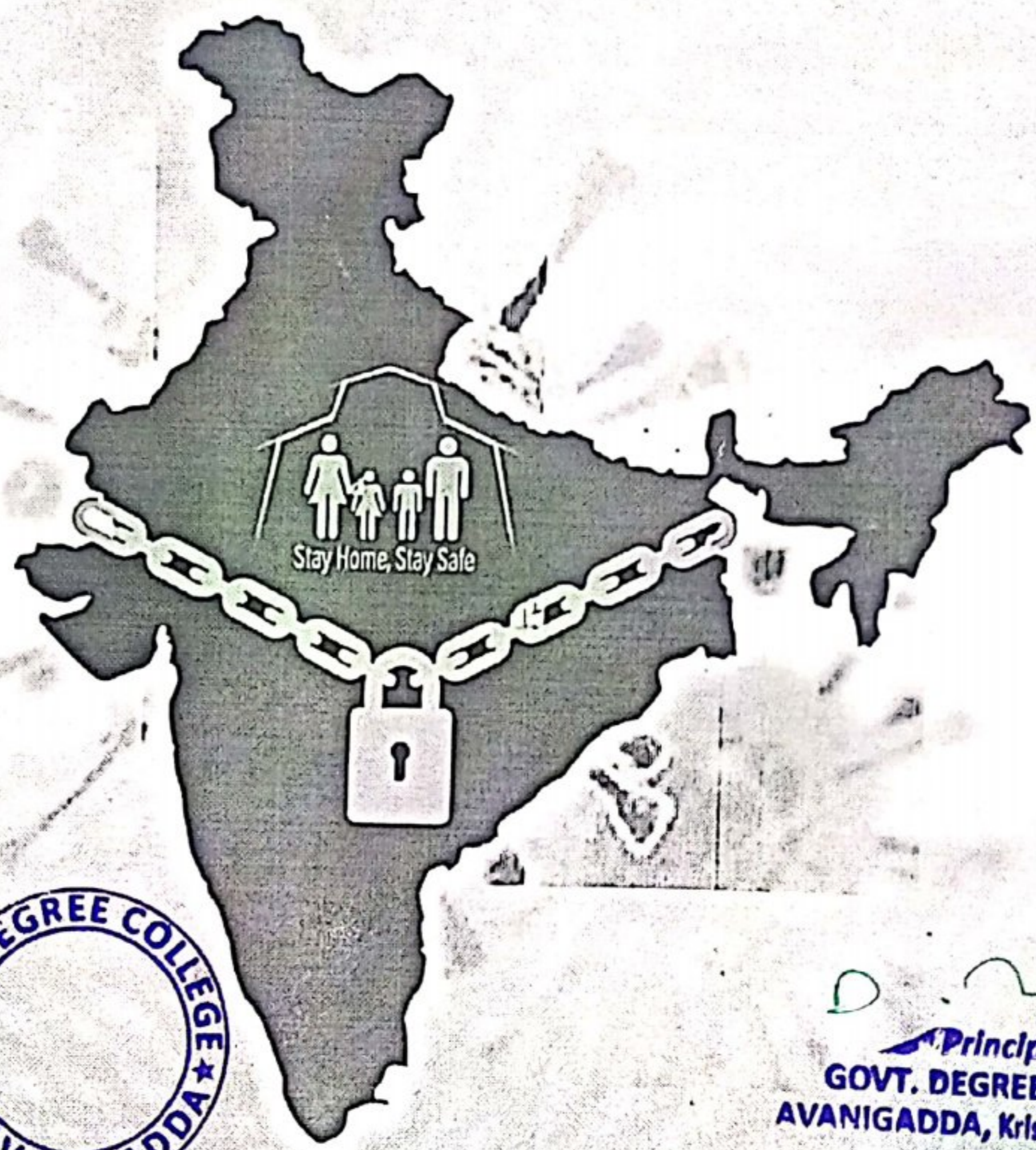


Revival of Agriculture and Rural Development



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CBM Compound Visakhapatnam-3
E-mail: roshanpublications@gmail.com
Andhra Pradesh

Published by



ROSHAN PUBLICATIONS
CBM Compound Visakhapatnam-3
E-mail: roshanpublications@gmail.com
Andhra Pradesh



ISBN: 978-93-92257-26-2

Price : 1250/-

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ii


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60	Dr. T. Hanumanth Rao	Impact Of Covid-19 On Indian Agriculture	162
61	Dr. A.J. Anphyadulu	Impact of Covid-19 Pandemic and Vaccination	165
62	Ch.V. Rohini Kumari	Exploitation Of Labourer In Andhra Pradesh Agriculture	171
63	Sulivendra Sanyal Babu Dr. K. Madhu Babu	Issues and Challenges of Agriculture Farmers in Rural Andhra Pradesh	181
64	Kompala Venkatesh and Dr. K. Madhu Babu	A Systematic Review of Economic Cost of Sanitation in India	186
66	Suritha Butto	Issues and Challenges for Agricultural Development in New Andhra Pradesh	192
67	M. Mohan Rao and Dr. N. Nirmala Muni	COVID-19 and its impact on Agriculture and Allied Sectors in India	400
68	G. Eswar Reddy and Dr. T. Sudarana Reddy	Growth and Transformation of Irrigation in Rayalaseema Region in Andhra Pradesh	409
69	Nagarjuna Talakola Dr. Bharathi Devi Anchula	Role of Health Issues And Economic Growth	414
70	Dr. Pallekonda Srinivasa Rao Dr. K. Kishore Babu	Issues and challenges encountered by Indian Healthcare sector in COVID 19. A critical review	416
71	Dr. Babu Namburu and Dr. Ankalam Balakrishna	The impact of COVID-19 on older persons India	422
72	Dr. K. Ravi Teja	Digital payments in India during Covid-19	427
73	Mr. Chandrakesh Singhal	Impact of Covid-19 and Government Policies with e governance	430
74	A. Veera Kumari and Prof. M. Koteswara Rao	Impact of Covid 19 on poultry farming in India	435
75	Dr. D. Ashulatha and M. Yamuna	Covid-19 Impact on India's Exports and Imports (With reference to selected Principal Commodities of Agricultural and Manufacture Sectors)	440
76	K. Kishore Kumar and V. Ranjith Kumar	Impact of Covid 19 on Socio- Economic Conditions of the private teachers	445
77	Dr. P. Srinivas D. Venkata Subbiah Dr. M. Venkataramanaiah	Progress Of Prime Minister Fasal Bima Yojana (Pmfby) In Andhra Pradesh	449
78	Venkata Ramanaiulu Dasari Dr. Bharathi Devi Anchula	Role of Infrastructure Development	456
79	Sunita Suyana	Assessing the Competitiveness of cotton production	459
	Contributors		466



Digital payments in India during Covid-19

Dr. K. Ravi Teja

Lecturer in Political Science, GDC, Avanigadda.

Email: kraviteja2001@gmail.com

DEFINITION OF MOBILE WALLET

"Digital Wallet", the mobile wallet was developed in the year 1996 by Sam Pitroda, who was the founder of digital wallet, also filed patents for the same in the United States. He professed that a digital wallet would consist of a liquid crystal display not much bigger than a regular plastic bank card, preferably a touch-sensitive screen and simple user interface that lets the user flip through the digital wallet in the same manner he/she flips through a leather wallet".

Until now there is no proper definition written by any scholars of "mobile wallet". But as per definition of mobile wallet in the Non Confidential GSMA White paper "a software application on a mobile handset that functions as a digital container for payment cards, tickets, loyalty cards, receipts, vouchers and other items that might be found in a conventional wallet. The mobile wallet enables the user to manage a broad portfolio of mobile NFC [Near Field Communication] services from many different companies". All in one in one's mobile smart phone. It means, you have to download and install the application in your mobile which is created by some companies like Paytm, Google, PayPal and those applications are used directly for the payment of the products which you have purchased (online or offline or both).

The mobile wallet performs following features for the single user:

- Displaying and storing coupons or various offers from businesses, which the mobile wallet user has subscribed to.
- Identifying real time offers and discounts from different locations
- Acting as a tool for payment via credit/debit cards

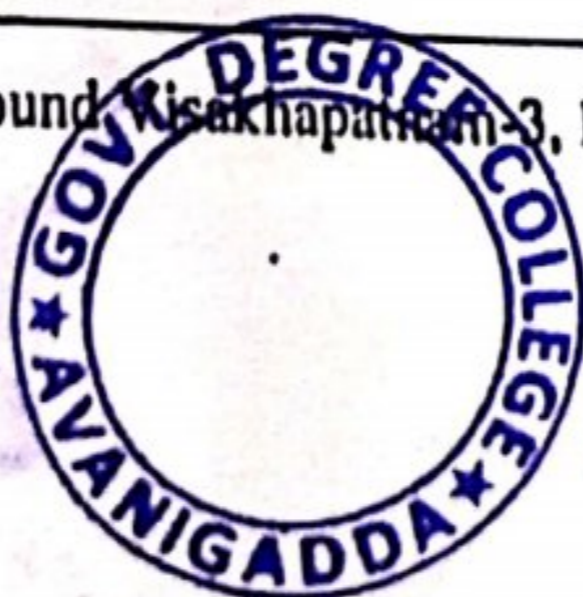
Organizing receipts

Digital paymentsources available in india

Paytm , Google Pay ,Amazon Pay ,JIO Money ,Freecharge,Yono SBI,Airtel Money Payzapp, MobiKwik ,Oxigen Ola money ,PhonePe, MSwipe, Axis Bank ,Lime Pay,Umoney , ICICI Pockets ,Citrus and so on Introduction of charges to be levied on UPI transactions for peer-to-peer (P2P) payments (beyond 20 transactions) Restrictions imposed by state governments for using of cash to check the spread of virus - Gujarat government issued orders for all grocery stores (online/ offline/ homedelivery) to accept payments only through digital modes Waive off third-party ATM withdrawal fees for three months starting 25 March 2020 Fast-tracking merchant onboarding process and making it completely contactless Enhancing public awareness on digital payments frauds and scams via campaigns through multiple channels RBI announce creation of Payments Infrastructure Development Fund RBI Committee recommends to limi

Roshan Publications, CBM Compound, Visakhapatnam-3, ISBN : 978-93-92257-26-2

44



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Technology (DIT), in its swift response to unprecedented challenges due to COVID-19 pandemic and to keep pace with the fast-changing technology landscape, adopted a proactive approach by leveraging on technology. The Reserve Bank continued its efforts to graduate its ICT infrastructure to next generation applications with an inbuilt architecture for operational excellence, resilience, scalability and security.

Not only has digital shown itself to be a viable way for patients and doctors to stay connected during the pandemic, but health systems that have implemented a strong digital infrastructure are proving to be in a better position to be more resilient, better equipped, and faster to recover than those who haven't made digital a strategic imperative in 2020 and beyond.

Regulatory Implications In light of the potential growth expected in the digital payments backdrop due to COVID-19, regulation, compliance and vigilance around digital payments stands to gain further unequivocal relevance and importance, especially in a developing country like India. Even before the onslaught of the global pandemic, Indian government and regulators have focused greatly on enhancing penetration and acceptance of digital modes of payment. Consequently, regulations around digital payments are slated to be a growing need for the Indian digital economy. a) Global trends – The United Kingdom's move to increase transaction limit on contactless card payments from GBP30 to GBP451 which is expected to allow more customers to make payments without touching card terminals or handling cash has been supported by the large banks and payment card network. This is among the smaller initiatives that might be looked at by the Indian government, though there has not been any indication from the government or push from Indian card issuers on this aspect b) Administrative regulations – Current initiative of NPCI to fast-track the merchant onboarding process for UPI and make it completely contactless may become a usual trend in the future if the pilot projects during the COVID-19 lockdown prove to be successful. This may also urge companies to look at know your customers (KYC) system through video as a regular option for contactless customer onboarding. Ease of acquisition on both the customer and vendor front, is expected to contribute in longterm growth of the industry c) Emerging concepts – With growing use of digital currency, many economies may consider accelerating their Central Bank Digital Currency (CBDC) testing and implementation initiatives. However, the product is in its nascent stages and it may be too early to comment on its implementation timelines in India.

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41

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