**STEP\_1**

import java.util.Scanner;  
public class ConvertMoneyToNumberMain {  
 public static void main(String args[]) {  
 String str2 = "";  
 NumToWords w = new NumToWords();  
 Scanner input = new Scanner(System.in);  
 System.out.print("Enter Money Amount(Rs.Ps): ");  
 String amt = input.next();  
 int rupees = Integer.parseInt(amt.split("\\.")[0]);  
 String str1 = w.convert(rupees);  
 str1 += " Rupees ";  
 int paise = Integer.parseInt(amt.split("\\.")[1]);  
 if (paise != 0) {  
 str2 += " and";  
 str2 = w.convert(paise);  
 str2 += " Paise";  
 }  
 System.out.println(str1 + str2 + " Only");  
 }  
}  
  
  
class NumToWords {  
 String string;  
 String st1[] = { "Zero", "One", "Two", "Three", "Four", "Five", "Six",  
 "Seven", "Eight", "Nine", };  
 String st2[] = { "Hundred", "Thousand", "Lac", "Crore" };  
 String st3[] = { "Ten", "Eleven", "Twelve", "Thirteen", "Fourteen",  
 "Fifteen", "Sixteen", "Seventeen", "Eighteen", "Ninteen", };  
 String st4[] = { "Twenty", "Thirty", "Fourty", "Fifty", "Sixty", "Seventy",  
 "Eighty", "Ninty" };  
  
  
 public String convert(int number) {  
 int n = 1;  
 int word;  
 string = "";  
 while (number != 0) {  
 switch (n) {  
 case 1:  
 word = number % 100;  
 pass(word);  
 if (number > 100 && number % 100 != 0) {  
 show("and ");  
 }  
 number /= 100;  
 break;  
 case 2:  
 word = number % 10;  
 if (word != 0) {  
 show(" ");  
 show(st2[0]);  
 show(" ");  
 pass(word);  
 }  
 number /= 10;  
 break;  
 case 3:  
 word = number % 100;  
 if (word != 0) {  
 show(" ");  
 show(st2[1]);  
 show(" ");  
 pass(word);  
 }  
 number /= 100;  
 break;  
 case 4:  
 word = number % 100;  
 if (word != 0) {  
 show(" ");  
 show(st2[2]);  
 show(" ");  
 pass(word);  
 }  
 number /= 100;  
 break;  
 case 5:  
 word = number % 100;  
 if (word != 0) {  
 show(" ");  
 show(st2[3]);  
 show(" ");  
 pass(word);  
 }  
 number /= 100;  
 break;  
 }  
 n++;  
 }  
 return string;  
 }  
  
  
 public void pass(int number) {  
 int word, q;  
 if (number < 10) {  
 show(st1[number]);  
 }  
 if (number > 9 && number < 20) {  
 show(st3[number - 10]);  
 }  
 if (number > 19) {  
 word = number % 10;  
 if (word == 0) {  
 q = number / 10;  
 show(st4[q - 2]);  
 } else {  
 q = number / 10;  
 show(st1[word]);  
 show(" ");  
 show(st4[q - 2]);  
 }  
 }  
 }  
  
  
 public void show(String s) {  
 String st;  
 st = string;  
 string = s;  
 string += st;  
 }  
}

**STEP\_2**

import java.math.BigDecimal;

import java.util.ArrayList;

import java.util.Collections;

import java.util.HashMap;

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public class Currency {

    public static String convertToIndianCurrency(String num) {

        BigDecimal bd = new BigDecimal(num);

        long number = bd.longValue();

        long no = bd.longValue();

        int decimal = (int) (bd.remainder(BigDecimal.ONE).doubleValue() \* 100);

        int digits\_length = String.valueOf(no).length();

        int i = 0;

        ArrayList<String> str = new ArrayList<>();

        HashMap<Integer, String> words = new HashMap<>();

        words.put(0, "");

        words.put(1, "One");

        words.put(2, "Two");

        words.put(3, "Three");

        words.put(4, "Four");

        words.put(5, "Five");

        words.put(6, "Six");

        words.put(7, "Seven");

        words.put(8, "Eight");

        words.put(9, "Nine");

        words.put(10, "Ten");

        words.put(11, "Eleven");

        words.put(12, "Twelve");

        words.put(13, "Thirteen");

        words.put(14, "Fourteen");

        words.put(15, "Fifteen");

        words.put(16, "Sixteen");

        words.put(17, "Seventeen");

        words.put(18, "Eighteen");

        words.put(19, "Nineteen");

        words.put(20, "Twenty");

        words.put(30, "Thirty");

        words.put(40, "Forty");

        words.put(50, "Fifty");

        words.put(60, "Sixty");

        words.put(70, "Seventy");

        words.put(80, "Eighty");

        words.put(90, "Ninety");

        String digits[] = {"", "Hundred", "Thousand", "Lakh", "Crore"};

        while (i < digits\_length) {

            int divider = (i == 2) ? 10 : 100;

            number = no % divider;

            no = no / divider;

            i += divider == 10 ? 1 : 2;

            if (number > 0) {

                int counter = str.size();

                String plural = (counter > 0 && number > 9) ? "s" : "";

                String tmp = (number < 21) ? words.get(Integer.valueOf((int) number)) + " " + digits[counter] + plural : words.get(Integer.valueOf((int) Math.floor(number / 10) \* 10)) + " " + words.get(Integer.valueOf((int) (number % 10))) + " " + digits[counter] + plural;

                str.add(tmp);

            } else {

                str.add("");

            }

        }

        Collections.reverse(str);

        String Rupees = String.join(" ", str).trim();

        String paise = (decimal) > 0 ? " And Paise " + words.get(Integer.valueOf((int) (decimal - decimal % 10))) + " " + words.get(Integer.valueOf((int) (decimal % 10))) : "";

        return "Rupees " + Rupees + paise + " Only";

    }

    /\*\*

     \* @param args the command line arguments

     \*/

    public static void main(String[] args) {

        System.out.println("56721351.61 = " + Currency.convertToIndianCurrency("56721351.61"));

    }

}