Topics to Write (Any One)

1. How Mobile Apps Can Increase Online Revenue For a Business
2. iPhone Applications or Android Applications?
3. Importance of Digital Payments in “Digital India”

400-500 words

1. Importance of Digital Payments in “Digital India”

**Brief Intro-** Now a days we all can see that our country India is quickly and continuosly transforming into ‘Digital India’ and that is a good sign. People are becoming more familiar to digitization or digitalization rather then they used to be before. Even in rural areas of country uses of digital media and digital technology becoming popular. People of rural areas using online applications like Paytm, mobikwik and phonepe to pay less or more money according to their convinience. Recently Government of India has also launched a digital payment app for public for easy and free transactions called BHIM. It is basically a purpose of Indian Government to make the country’s maximum population rely on digital payment and make the country cashless and corruption free.

**What is Digital India?**

Presently, India is facing a serious issue of corruption mostly in public and govt sector and that is the main reason India is still developing. So to make india fight with corruption and to make it a developed or even a well developed country Indian Govt decided to make india more familiar with digital technology. With this motive govt launched a programme called ‘Digital India’ in year of 2015 with a basic aim to create and foster a Digital India. Govt decision of demonetization was an ultimate step in this regard.

**Digital Payment**

Digital payment is a part of action of digital india programme which motivate the people of country to do payment through digital platforms like online/offline payment apps or software, internet banking, mobile wallets, micro atms, UPI and banking cards.

**Importance of Digital payment-**

Now the point is that why there is a need of Digital payment to make India digital? You must be thinking about it that what do it does for you when you opt for digital payment option. After demonetization as india is moving towards a cashless economy so this is a common issue and concern of people to know why it is important as more people are reluctant to change. Let us brief you a bit about it too.

* Digital payment playing a crucial role in making india cashless as it don’t make one individual to carry change when having a mobile payment application and here while we are talking about digital india then being cashless is much important.
* Its not only about making digital payment when you are going somewhere or travelling to some place but its also good to transact a small or big amount of money to someone who is staying on a distance from you and you can’t send money by cash. So the distance doesn’t matter to be a part of digtal India just because of digital payment.
* Secondly, while one is paying money to someone, the details of that transaction being recorded and saved by particular bank or responsible company for further use. So no one can cheat or make money by corruption as there is govt to check it out.
* If the company pay one’s CTC or salary through digital means then govt get to know about the exact annual income of people and he/she would be payable to exact amount of tax.
* As I mentioned above Corruption is harmful for growth of India, so its an objective of digital india programmes to make india corruption free. Digital payment plays a vital role fulfilling this objective. When the country will totally rely on digital ways of payment no people would be able to make or hide black money through illegal purchase of property and other resources.