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REVERSE CHARGE UNDER GST IN INDIA AND ITS IMPACT ON SMALL BUSINESS ENTITIES

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ABSTRACT

Normally supply of goods & services both are liable to tax under Goods & Service tax law and normally supplier of goods collect tax from receipt of goods/ services and then paid to government. But in some cases supplier cannot collect tax from receipt, receipt directly pay tax to government, these circumstances/cases called reverse charge initially this concept is applicable in service tax only therefore the concept is only applicable to services but after implementation of GST it is applicable on both goods as well as services also. under GST law there are two situations where RCM will applicable first one when goods or services or both are supplied from unregistered dealer to registered dealer and second one when goods or services or both notified by Government.

THE BEST PRACTICES OF WOMEN'S COLLECTIVES: PERSPECTIVES OF SRI LANKAN WOMEN'S BANKING

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GANGODAWILA

ABSTRACT

The purpose of this research is to determine the reflective practices in women's collectives in rural villages in Sri Lanka. Mainly in the rural villages the economically inactive portion of the women is high. Women empowerment can be used as the major tool the facilitated to eradicate the poverty in the country. Women's banking is one of the methods which can be applied for women empowerment and to get their contribution to the development process. These collectives provide massive support for women to achieve their economic, social and political development. This paper presents a critical examination of the women's Bank operations in rural villages. Qualitative methodology was adopted. Ten in – depth interviews were conducted with women who are members of the women's banking teams in rural villages in Sri Lanka. The findings reveal that women's banking project not only improve their financial aspects but also empower the women by giving/imparting knowledge and improving leadership qualities and skills in order to develop their entrepreneurial competencies to meet and overcome challenges that they in their day-to- day life. (and empower them for bright future.) Further team work, collective decision making, commitment, participation, self-motivation, self-discipline and trust and honesty are the prominent practices among the women's collectives in Sri Lanka.

A CONCEPTUAL STUDY OF ROLE OF PLASTIC CARDS IN INDIA**SONIA BHATT****GUEST FACULTY****HUMANITIES & MANAGEMENT SCIENCE DEPARTMENT****MADAN MOHAN MALAVIYA UNIVERSITY OF TECHNOLOGY****GORAKHPUR****ABSTRACT**

The payments in banking system have undergone a tremendous change in the continuous updated technological world. Now, customers are more towards plastic cards. Consumers are occupied with the work and technological revolution change the mind set of customers from cash to cashless mode of payments. Plastic cards like debit card and credit card used in both medium offline and online. Various other types of plastic cards provided by banks in India are ATM cards, Smart cards. The purpose of this study explains the role of plastic cards in the development of banking systems and use of these cards for making online transactions. Consumers are now using internet for different online activities and these plastic cards are used for making online payments. Government of India is also playing a strong role in enhancing the use of plastic cards for making online payments. Various kinds of incentives and discounts are provided by government of India for making the Indian economy as cash less economy. The findings of this study is that consumers have moved towards online markets for making purchases and consumers are using plastic cards for making online payments. Different payment gateway companies have opened in India for providing a secure platform for online transaction to the customers. Consumers are using these plastic cards in both online and offline mode.

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