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BANKING ON ARTIFICIAL INTELLIGENCE: OPPORTUNITIES & CHALLENGES FOR BANKS IN INDIA

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ABSTRACT

Over the years, technology has revolutionized our world. It has changed our lives like never before. It has changed the way we think, the way we learn, the way we communicate or the way we bank. The technology itself is getting better and smarter day by day. It has also made our lives easier, faster, better... and more fun. To play our favourite Bollywood track or to switch on the TV Set or to get our bank account balance, we can just ask our "Siri" or "Alexa" and the work is done! Technology powered with intelligence (Artificial Intelligence, AI in short) has brought newer opportunities across all industries. Banks are exploring and implementing the technology in various ways - bringing smarter chat-bots for customer service, personalizing services for individuals, and even placing robots for self-service at their specialized Digital Banking Branches. AI in banks is bringing in more efficiency to their back-offices and even reducing fraud and security risks. Opportunities come along with new challenges as a package for the banks implementing AI. This study is an attempt to explore how Banks in India can capitalize on the opportunities, how banks face the challenges in adapting to the new AI culture and also to appreciate the global best practices.

INFRASTRUCTURE AND SOCIO-ECONOMIC DEVELOPMENT: AN EMPIRICAL ANALYSIS OF UTTAR PRADESH

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ABSTRACT

Economic development refers to the economic transformation of a country or a region that leads to improvement in wellbeing and economic capabilities of its residents. The development of various sectors in an economy depends on large extent on the infrastructure availability. Infrastructure is basic physical and organisational structure needed for the operation of the real enterprise. Infrastructure plays a significant role in economic development and its inadequacy can slow down or hamper the development of any country. Due to its significance, infrastructure has been accorded high priority in various five year plans in India. Overtime significant improvement is witnessed in infrastructure availability in the country, but much more remains to be done. This paper tries to analyse the contribution of infrastructure in development of the Uttar Pradesh's economy which happens to be the most populous and one of the most backward state of India.

SYSTEMATIC INVESTMENT PLAN (SIP): AN INSTRUMENT FOR ECONOMIC GROWTH

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ABSTRACT

The mutual fund sectors are one of the fastest growing sectors in Indian Economy and have awesome potential for sustainable future growth. From the last decade, Mutual funds and its various instruments like SIP, equity funds, debt and hybrid fund instrument have given lots of economic growth to the industry as well as an individual also. This present study is based on Systematic investment plan (SIP), which has emerged as an alternative investment plan for a large number of investors interested in high returns but less risk with investments in instalments. These funds make saving and investment simple, accessible and affordable. The benefits of SIP include professional management, diversification, variety, liquidity, affordability, convenience and ease of record keeping – as well as strict government regulation and full disclosure. This paper especially studies about various saving and investment and how the investment in mutual funds through Systematic Investment Plan (SIP) can gain momentum and increase percentage of income. In the present study has studied the various factors of investment and also considered by investors in selecting a Systematic Investment Plan. The purpose of the study is to find out the motivating factor to invest in a systematic investment plan and it also aims at exploring the potential of SIP in India with all problems, complexities and variables and suggesting the means and ways of meeting the challenges for developing the mutual funds in tandem with its potential of economic growth. This study is based on secondary data which also identify and analyze the challenges and opportunities for a systematic investment plan.

ECONOMIC BENEFITS OF EMERGING DEMOCRATIC RULE IN AFGHANISTAN

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ABSTRACT

The study reveals that the state of democracy in the Afghanistan is very poor. People generally do not trust their rulers and are waiting to get rid of terror of Talibans, undemocratic ways of Pashtuns who treat every other ethnicity lesser than themselves. Despite of all these weak points of democracy, whatever little freedoms people have got has shown that people are being benefited from increased economic activity. The survey has shown that all among categories, the standard of living of people has improved under the present brief democratic rule. The existing ruling party should plan to conduct the free and fair elections to strengthen the faith of people in democracy.

ECONOMIC IMPACT OF CRIME ON DEVELOPING ECONOMIES: NIGERIA AS CASE STUDY

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ABSTRACT

Crime is a global issue that needs urgent attention, the rate of crime is growing on a very high speed mostly in developing countries where poverty and unemployment are deeply rooted. This paper aims at finding the relationship between economic growth and crime in a developing country such as Nigeria by using time series analysis, it uses ordinary least square to run the model. The main finding is crime has a negative impact on economic growth of a country.

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