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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	AN ANALYSIS OF CONSUMER BUYING BEHAVIOUR TOWARDS PURCHASE OF MID-SEGMENT PASSENGER CARS WITH SPECIAL REFERENCE TO BHOPAL AND JABALPUR CITY <i>MANISHA KINKAR & DR. N. K. SHUKLA</i>	1
2.	DEPOSITORY SYSTEM IN INDIAN CAPITAL MARKET: AN OVERVIEW <i>DR. DEVINDER SHARMA & BHUSHAN AZAD</i>	2
3.	DISTRIBUTION PATTERN OF HOUSEHOLD ASSETS AMONG LANDLESS HOUSEHOLDS IN RURAL PUNJAB <i>SARBJEET SINGH, BALWINDER SINGH & SARBJIT KAUR</i>	3
4.	A COMPARATIVE STUDY ON ICICI PRUDENTIAL LIFE INSURANCE AND SBI LIFE INSURANCE COMPANIES IN CHICKBALLAPUR DISTRICT <i>LOKESH G R & DR. N SANDHYA</i>	4
5.	PRICING DYNAMICS OF GOLD IN INDIAN COMMODITY MARKET <i>PRERNA, POOJA & DR. KAMAL AGARWAL</i>	5
6.	SELF-HEALING USING BACKBONE <i>ROSY PAWAR & DR. ASHOK KUMAR</i>	6
7.	DAWN OF IND AS <i>ARUNA BHASKAR & LAVANYA K N</i>	7
8.	ANALYSING THE BALANCE OF PAYMENT POSITION OF INDIA <i>SAYANTANI BANERJEE</i>	8
9.	A STANDARD EVACUATION PROCESS OF MOBILE AGENTS USING PRE-PROCESSING TECHNIQUES <i>L. KATHIRVELKUMARAN & R. MURALIDHARAN</i>	9
10.	GLOBALIZATION OF MARKETS AND STRATEGIES ADOPTED BY DEVELOPING NATIONS <i>DR. GURJEET KAUR & ABHIMANYU VERMA</i>	10
11.	A FIRM'S PERSPECTIVE OF NON-FINANCIAL REPORTING <i>PRAKHAR WADHWA</i>	11
12.	A REVIEW ON NETWORK SECURITY AND CRYPTOGRAPHY <i>KIRAN SAHU</i>	12
13.	THE IMPACT OF EMPLOYER BRANDING ON EMPLOYEE BEHAVIOR AND MOTIVATION <i>HANSIKA KHURANA</i>	13
14.	A STUDY OF AVAILABLE BENEFITS TO PROVIDE EASE OF DOING BUSINESS <i>MOHD SAZID</i>	14
15.	COOPERATIVE AS AN ALTERNATIVE WAY TO FINANCIAL INCLUSION AND HUMAN DEVELOPMENT: A STUDY IN PURBA MEDINIPUR DISTRICT <i>DR. SIDDHARTHA CHATTERJEE</i>	15
16.	IMPACT OF INDIAN MACRO ECONOMIC DRIVERS OF EMPLOYMENT GROWTH AND PATTERN <i>PRERNA, POOJA & DR. UPENDRA SINGH</i>	16
17.	AN ACCURATE HEALTHCARE COST PREDICTION USING VOTE BASED CLASSIFICATION TECHNIQUE <i>RADHESHYAM ACHOLIYA & AMIT VAJPAYEE</i>	17
18.	ASSESSING ROLE OF DIGITALIZATION IN IT BUSINESS PROCESS MANAGEMENT <i>RANJITH GOPALAN</i>	18
19.	FINANCING OF INFRASTRUCTURE COMPANIES IN INDIA: A COMPARATIVE STUDY OF IIFCL AND IDFC <i>MANJULA SHUKLA</i>	19
20.	CRYPTOCURRENCY: DAWN OF A NEW ECONOMY <i>SAPNA</i>	20
	REQUEST FOR FEEDBACK & DISCLAIMER	21

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AN ANALYSIS OF CONSUMER BUYING BEHAVIOUR TOWARDS PURCHASE OF MID-SEGMENT PASSENGER CARS WITH SPECIAL REFERENCE TO BHOPAL AND JABALPUR CITY

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ABSTRACT

Due to the emergence of liberalization and globalization, there is a stiff competition among the variety of car industries. They are focusing attention in capturing the Indian markets. Cars, yesterday considered as luxury one, are now occupy a part of day to-day life and have become a necessity. Bhopal and Jabalpur which is selected for the study, is one of the main growing markets for car manufactures in India. People who were not ready to spend their money on luxuries have now changed their attitude. At present, on the purchase of cars, people have no reservation in spending money for enjoying the benefits already stated. To become a successful marketer, it is absolutely essential to understand the minds and options of the prospective buyers of cars. In addition to the above, the due weightage which is given by the Government for the growth of passenger car industry and the involvement of the consumers in the selection of a particular brand of car have also made the researcher to undertake a study on the passenger car industry with special reference to the behaviour, preferences and satisfaction of owners of mid-segment passenger cars in Bhopal and Jabalpur city. The study was based on both primary and the secondary data. The primary data was collected by using a structured questionnaire by interviewing personally to the customers in main regions of Bhopal and Jabalpur city and collected data. The statistical tools like percentage and ANOVA test has been used to analysis the primary data. The study throws light on various features that the manufacturers should concentrate on to attract the prospective buyers. This study concludes that consumer behaviour plays a vital role in marketing cars and there is more scope for extensive research in this area.

DEPOSITORY SYSTEM IN INDIAN CAPITAL MARKET: AN OVERVIEW

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ABSTRACT

In the recent times, Indian Capital market have witnessed various reforms and one of the important reforms which helps the capital market in their rapid growth which was introduced in 1996. This system helps the investors to invest in the capital market electronically which will eliminate the problems like bad delivery of shares and share certificates, transferability of shares, easy investment in the capital market, reduction of the cost of trading and it provides round the clock services to the investors through depository participants. The aim of this research paper is to understand the concept of depository system and to identify the contents of depository system in India because trading is being done in the stock market electronically and still a very limited literature is available. In this research paper, an effort has been made to discuss the depository system. This study is based upon the secondary sources.

DISTRIBUTION PATTERN OF HOUSEHOLD ASSETS AMONG LANDLESS HOUSEHOLDS IN RURAL PUNJAB

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ABSTRACT

This paper deals with the distribution pattern of household assets among the general caste, backward caste and scheduled caste landless households in the rural areas of Punjab. The present study reveals that general caste landless households have a better position in comparison to backward caste and scheduled caste landless households in terms of ownership of household assets in rural areas of Punjab. As a symbol of better socio-economic status in the society, the value of all household assets shows an increasing tendency with increase in social status of landless households in the rural areas of Punjab. The distribution pattern of livestock assets reveals that the share of buffaloes and cows is more among the total livestock assets because buffaloes and cows are the main livestock assets which provide nutritional security as well as these poor households sell milk and its products for supplement their household income. The analysis of ownership of assets reveals that the total value of all household assets is the highest among general caste (Rs. 5, 22, 930.60) as compared to backward caste (Rs. 4, 66, 097.25) and lowest among scheduled caste (Rs. 3, 66, 654.96) landless households. Among all the landless households together, the average value of all household assets has been worked out as Rs. 3, 98, 643.62. It is clear from the analysis of distribution pattern of household assets that as a whole buildings and others has the highest share (87.08), followed by household durables (6.48) and productive assets (6.45) in the rural areas of Punjab which reveals their lower socio-economic status in the society.

A COMPARATIVE STUDY ON ICICI PRUDENTIAL LIFE INSURANCE AND SBI LIFE INSURANCE COMPANIES IN CHICKBALLAPUR DISTRICT

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ABSTRACT

Insurance industry is one of the fastest growing industries in India and, has transformed from urban market to rural market in the world. Insurance companies in India had better opportunities in rural market. With the expected growth in volumes, India has the potential to improve its competitiveness in Insurance industry. Since deregulation, India has become an emerging site of insurance for rural market. The limited size of the urban market has focused insurance companies to look for rural markets. Before buying the life insurance policy it is important to know the benefits of the insurance policy and its limitations which are hardly informed by the agent selling their products. Hence there is a need to understand the policy which fulfils needs and wants. For this reason, the current study evaluates and compares the various policies offered by SBI Life Insurance and ICICI Prudential Life insurance companies. This study provides a basic comparison between the various policies which will help an individual to understand the different policies and help him in selecting the suitable one which will fulfil his needs and wants.

PRICING DYNAMICS OF GOLD IN INDIAN COMMODITY MARKET

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ABSTRACT

The wider classification of the Indian Future Market can be made in terms of the bond market, equity market and commodity market. the commodity markets of India include agro commodities (wheat, rice, onion, potato, etc.), non- agro commodities (precious metals, base or industrial metals, energy and weather). The future trading of commodities resulted in the batter price discovery mechanism experienced ever before, the price discovery results from the demand/ supply mechanism in the online integrated market place. Traders and investors reaction of various political, economic events reflects in the market immediately. The price movements provided the insight of research for the trader, investor and researcher. The eagerness to predict the price and movement of an asset provided the foundation of technical analysis. The technical analysis is done through various statistical tools and techniques. The study contains the technical analysis of commodity prices traded in the Indian commodity exchanges. Broadly the commodities traded in the Multi Commodity exchange (MCX) will be covered. Commodity scripts as metals and energy scripts shows high volatility and distinct trend which is needed to be analyzed using technical analysis tools. The relationship among these commodities in international traded market and domestic markets also provides the insight of research which is to be analyzed using the technical tools provided in the econometrics. It will be figured out weather these tools are providing the estimation for price change or not. Basically gold is taken for the study. The tools in technical analysis such as Moving averages, RSI, STOCH, etc. have been taken for the study. Data from 2004-2014 are available both in Dollars and Rupees collected from COMEX (New York) and MCX (Mumbai). The data is widely available on web sites, magazines and e-publications by the exchanges. This study will reveal the relevance of technical analysis tools for the analysis of future price movements and reveal the various reasons which move the prices in the particular trend. This analysis benefits society in a way that the individual investors can mobilize their savings in the commodity as well as capital markets as this analysis provides the best tools for price prediction through which the investors can manage their risk efficiently. Price analysis tools can help investors to deploy more funds in the capital market. Weather these tools and techniques provide help for the investors in making investment decisions?

SELF-HEALING USING BACKBONE

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ABSTRACT

Wireless networking is a new emerging era. It has potential applications in extremely unpredictable and dynamic environments. Individuals and industries choose wireless because it allows flexibility of location, whether that means mobility, portability, or just ease of installation at a fixed point. The challenge of wireless communication is that, the environment that wireless communications travel through is unpredictable. Despite early problems in overcoming this pitfall, the newest developments in self-healing wireless networks are solving the problem. Wireless networks that fix their own broken communication links may speed up their widespread acceptance. The changes made to the network architectures are resulting in new methods of application design for this medium. The paper presents a view on Self-healing networks and concept of backbone nodes have been given for basic problems of stable routing in wireless networks.

DAWN OF IND AS

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ABSTRACT

The following paper gives an overview of the need for convergence with IFRS and the benefits of implementing IND AS in the Indian context. Accounting standards are issued by the government to cover different aspects of recognition, measurement and presentation of financial statements to give a true and fair view to the users. IND AS is the new dynamic regulation outdating all other Accounting Standards suitable to the Indian Economic environment accepted globally.

ANALYSING THE BALANCE OF PAYMENT POSITION OF INDIA

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ABSTRACT

The balance of payment position is an essential measure of the sound health of an economy and can be studied under the major heads of Current Account, Capital Account and international reserves. This analytical paper attempts to study the current position in the components of the Balance of payment. It is observed in the current account that despite moderation in India's exports, India's external sector position has been comfortable, with the current account deficit progressively contracting from 4.8 per cent of Gross Domestic Product in 2012-13 to 1.1 per cent of Gross Domestic Product in 2015-16. It is further observed in the capital account that despite higher net repayments on overseas borrowings and fall in banking capital (net) with building up of foreign currency assets by banks & decline in Non Resident Indian deposits (net), robust inflow of foreign direct investment and net positive inflow of foreign portfolio investment were sufficient to finance Current Account Deficit leading to an accretion in foreign exchange reserves in H1 of 2016-17. Thus the ability to face global financial crisis is stronger than earlier with greater depth in the financial markets, more foreign exchange reserves and inflow of foreign investments.

A STANDARD EVACUATION PROCESS OF MOBILE AGENTS USING PRE-PROCESSING TECHNIQUES

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ABSTRACT

A Mobile agent is “a program that is self-governing enough to act separately, even when the user or application that launched it is not available to provide guidance and handle errors”. In general terms, it is a program that acts in behalf of its owner. A mobile agent is an object that migrates through many nodes of a assorted network of computers, under its own control, in order to perform tasks using resources of these nodes.

GLOBALIZATION OF MARKETS AND STRATEGIES ADOPTED BY DEVELOPING NATIONS

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ABSTRACT

Since the 80's, the world economy has become increasingly "connected" and "integrated"; on the one hand the decreasing transportation costs and the diffusion of Information and Communication Technologies have implied a fast downgrading of the concept of "distance", while – on the other hand – gross trade, Foreign Direct Investment (FDI), capital flows and technology transfers have risen significantly. In most developing countries, the current wave of "globalization" has been accompanied by increasing concern about its impact in terms of employment and income distribution. Globalization is a process of global economic, political and cultural integration. It has made the world become a small village; the borders have been broken down between countries. Globalization is playing an increasingly important role in the developing countries. It can be seen that, globalization has certain advantages such as economic processes, technological developments, political influences, health systems, social and natural environment factors. Globalization has created a new opportunity for developing countries. Such as, technology transfer holds out promise, greater opportunities to access developed countries markets, growth and improved productivity and living standards. However, it is not true that all effects of this phenomenon are positive. Because globalization has also brought up new challenges such as, environmental deteriorations, instability in commercial and financial markets, increase inequity across and within nations.

A FIRM'S PERSPECTIVE OF NON-FINANCIAL REPORTING

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ABSTRACT

This paper reviews some of the important papers on Non-Financial Reporting and tries to explain why non-financial reporting is becoming part of usual reporting. In first part of this review, we have gone through some important research papers which relate to the importance of non-financial reporting. The second part of this paper we have given some relevant theories which explains why non-financial reporting is becoming as important as financial reporting. It is seen that in order to satisfy all the stakeholders, reporting of non-financial information is necessary. Such information has become more valuable over the years as the concept of corporate responsibility has been accepted by all the stakeholders.

A REVIEW ON NETWORK SECURITY AND CRYPTOGRAPHY**KIRAN SAHU****ASST. PROFESSOR****DEPARTMENT OF COMPUTER SCIENCE & INFORMATION TECHNOLOGY****GURU GHASIDAS VISHWAVIDYALAYA****BILASPUR****ABSTRACT**

With the emergence of internet data Security has become critical for every sector since data is at the core of any organization. Moreover, as we are heading towards the age of digitization large amount of data is produced and transferred across the world every day. So in order to protect it various mechanisms and algorithms have been developed. Cryptography is the practice and study of techniques for secure communication in the presence of third parties called adversaries. Modern cryptography is heavily based on mathematical theory, computer science, practice and engineering discipline. In this paper an attempt has been made to review various network security principles, types of security attacks and cryptographic concepts and to achieve the aforesaid the data have been collected from reports published in journals, articles, magazines, books and online sources.

THE IMPACT OF EMPLOYER BRANDING ON EMPLOYEE BEHAVIOR AND MOTIVATION

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ABSTRACT

Employer Branding is the new word for the modern Human Resource Managers. What was once considered to be the least of the management's worries has now come at the forefront while attracting employees of caliber. Employer Brand denotes an organization's reputation as an employer. For the purposes of the study, a questionnaire was prepared for the employees of a company in the financial consulting sector in India. Thirty respondents from lower, middle and higher-level management responded to the questionnaire. The responses were measured on a five-point Likert Scale. Simple statistical measures such as Arithmetic Mean and Mode were taken to evaluate the results. The prime purpose of the study was to understand whether the employers use branding in their organizations and whether the employees attach any value to the brand value that they are associated with.

A STUDY OF AVAILABLE BENEFITS TO PROVIDE EASE OF DOING BUSINESS

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ABSTRACT

As per Union Finance Act, 2016, the government has added a section 80-IAC and amended many other sections for the purpose of providing an incentive to the new businesses under clause 41 of finance bill, 2016. With effect from financial year 2016-17 and assessment year 2017-2018, this benefit will be available. This section has been considered as a big push to the idea of 'start-up India Action Plan'. Under this section, new corporate form of business houses having a total capital up to 25 crores has been given a tax holiday for three years within the period of 5 consecutive years succeeding the year of incorporation of company. Apart from this incentive, the government has provided many other benefits under the recent finance acts. The aim of government is to provide various taxes related exemptions and rationalization of taxation system to create employment promote investment and facilitate business growth. This paper has tried to explain the main incentives available for setting up business in India.

COOPERATIVE AS AN ALTERNATIVE WAY TO FINANCIAL INCLUSION AND HUMAN DEVELOPMENT: A STUDY IN PURBA MEDINIPUR DISTRICT

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ABSTRACT

Financial inclusion is considered crucial from the viewpoint of developing a conceptual framework and identifying the underlying factors that lead to low level of access to the financial system. Financial inclusion is essential to achieving financial well-being and securing future. India has a huge, low income, rural populace with constrained access to formal banking facilities. A web of parallel informal banking emerged to fill the vacuum. At its inside was moneylenders, who used to charge over the top rates of interest. To fill the vacuum of nationalized bank and to get rid from the clutches of moneylenders the alternative way astoundingly can be the cooperative. Co-operatives are designed to help their members meet their economic and social needs and aspirations. As democratic and participatory organisations, they encourage equity and equality. As economic entities, they provide their members with commercial services. As locally-rooted institutions, they reflect their communities' concerns with social justice and the environment.

IMPACT OF INDIAN MACRO ECONOMIC DRIVERS OF EMPLOYMENT GROWTH AND PATTERN

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ABSTRACT

According to Keynes, macroeconomic drivers are very efficient to increase the employment opportunity in any country. It means macroeconomic drivers and employment pattern are inter-related to each other. This paper focuses the major macroeconomic drivers and outcomes on employment experienced by Indian economies in future period. Infrastructure, Power, Retail, Health and Education, etc. are the major determinants of macro-economic drivers while macroeconomic outcomes refer to the patterns of employment opportunities, investment, saving, and growth of human living standards. This paper studies the impact of macroeconomic drivers on employment availability. Last two decades, economic performance of India has excessively focused on the high rate of economic growth. In recent years, Indian economy has been achieved high rate of GDP that was triggered off by economic reforms in since 1991 and has been stable over the years. Any factor or phenomenon which reduces the growth rate is likely to view as a threat in the process of economic development of the country. India became urbanized during the first decade of the twenty-first century and cities are not just growing but also changing rapidly. As a part of modernization push, Indian middle class society is changing their taste and attracts lots of foreign investment. Definitely, modernization of societies provokes a high class of transport system, shopping malls, better power supply and good livelihood. There are many cities facing the problem of industrialization due to movement of factories from urban to rural. It has a strong impact of these trends on urban and rural employment in India. This paper analysis some major drivers of economy and its impact on growth of employment.

AN ACCURATE HEALTHCARE COST PREDICTION USING VOTE BASED CLASSIFICATION TECHNIQUE

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ABSTRACT

While the population growth rate for India has gradually gone down, it is still at over 1.3 percent and is not likely to go below one percent in the near future. Also, it is fascinating to note that our population aged above 60 years is likely to grow to around 193 million, compared with over 96 million in 2010. This transformation in the population pyramid is expected to fuel the demand for healthcare in general, particularly lifestyle diseases.

ASSESSING ROLE OF DIGITALIZATION IN IT BUSINESS PROCESS MANAGEMENT

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ABSTRACT

This white paper illuminates the major trends that are reshaping the way IT operates. This paper explains the role of digitalization to make IT business process management easier and make the product and services exceeds satisfaction to the customer. It also presents our take on the elements that will define the future IT operating model, and the key success factors critical to adopting this new-age operating model. We also illustrate our work in helping two Fortune 100 companies embrace this new approach. Digitalization is the IT-related process of organization which could either be a process of transferring any information into digital format or a process of replacing some clerical tasks into automated tasks. BPM is the management process of how the organization respond to the change; reorganization, high growth, or new system implementation. In that sense, BPM may not need the involvement of IT or Digitalization. However, it is commonly found that most BPM projects involve Digitalization as a tool and enabler, at least in the last ten years. Digitalization fits in the BPM as a tool for bridging the business process with the IT process. Using the tool, the BPM implementer will be able to see the interdependency among processes and generate a programming script, thus, introducing the automation. Furthermore, digitalization can be seen as an outcome of the BPM

FINANCING OF INFRASTRUCTURE COMPANIES IN INDIA: A COMPARATIVE STUDY OF IIFCL AND IDFC

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ABSTRACT

Increasing investment in infrastructure calls for attention towards various methods of financing infrastructure projects. Among the various sources of financing, commercial banks are the major source of debt financing for infrastructure projects. However, the 'Assets-Liability Mismatch' brings to front the role of Infrastructure Finance Companies (IFCs) in providing long-term finance to infrastructure projects. The present study attempts to analyze the financial performance of two major public sector IFCs in India viz. the IIFCL (India Infrastructure Finance Company Limited) and IDFC (Infrastructure Development Finance Company). The study compares the performance of the two companies for a period of five years on the basis of financial ratios by applying independent samples t-test. The results reveal that there is no significant difference between the performance of the companies on the basis of long-term profitability and capital adequacy. The performance is also not significantly different on the liquidity front. However, the performance of the companies differs significantly on the basis of long-term solvency position.

CRYPTOCURRENCY: DAWN OF A NEW ECONOMY

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ABSTRACT

People started using the Internet because it gave borderless, permission-less, fast and cheap access to the world's information and communication. Similarly, Bitcoin enables borderless, permission less, fast and cheap access to the world of finance. After the 2008 financial crisis and the current global financial crisis, the world is increasingly realizing the weaknesses of our current financial system. A majority of central banks in the world now have 0 interest rates. Countries like Russia, Latin America have seen record breaking currency devaluations. Bitcoin provides the vision of a new era in the financial world. By purchasing bitcoins, it allows ordinary people to protect themselves from the possibility of a sudden drop in the purchasing power of their money because of a debt ridden government. The current western financial infrastructure based on banks, credit card companies and a mishmash of different payment networks is at a very early stage in India. 60% of our population is unbanked and credit and debit card penetration is in single digit percentages. Our PM and the RBI both have financial inclusion as a top priority. Just like mobile phones helped India skip the landline generation in connecting a billion Indians, embracing Bitcoins can help India skip the current generation of financial infrastructure and move India directly to the future of finance. The current paper is an attempt to study the future growth perspectives of cryptocurrency like Bitcoin's in India and how people of India can take advantage from these digital currencies. The research was done on the basis of secondary data taken from books, journals, newspaper articles and magazines. The research findings show that cryptocurrencies have extensive growth prospect in India. India is perfect as a society to be at the forefront of developing a vibrant crypto-currency economy.

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