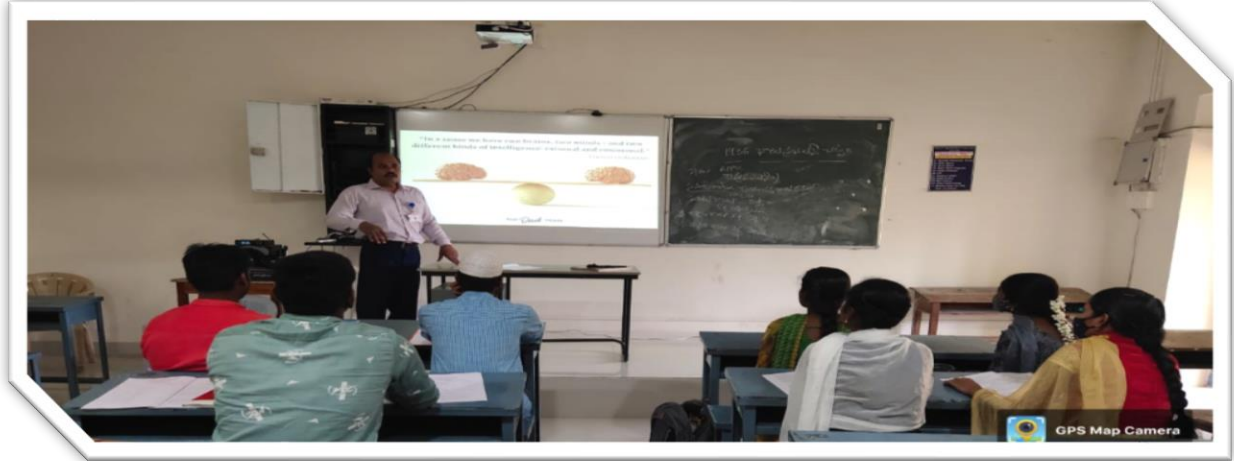
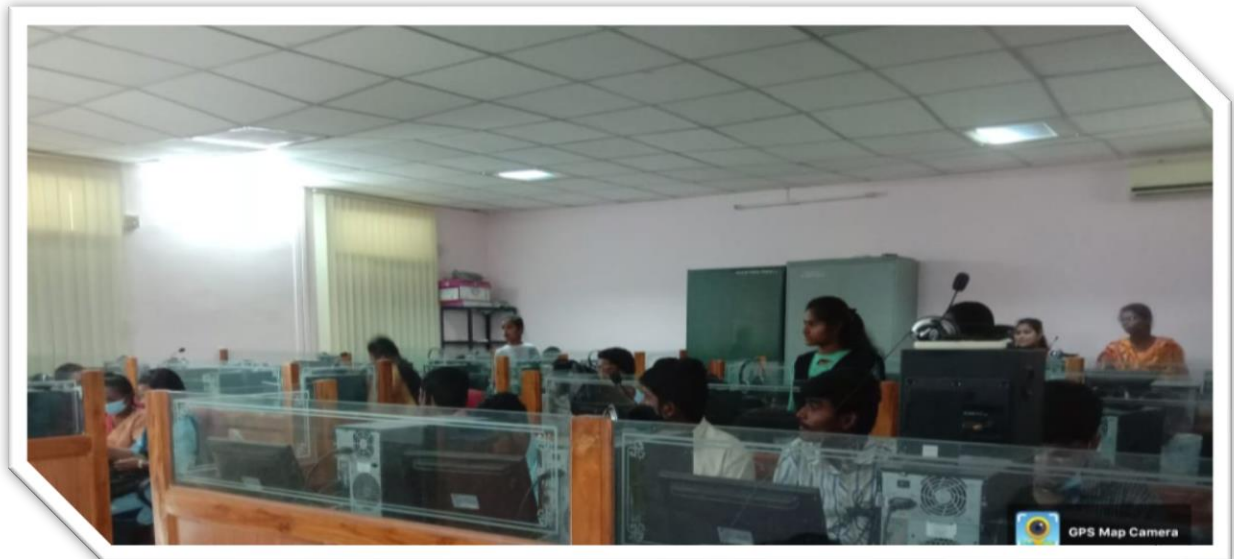




SVCR GOVT DEGREE COLLEGE, PALAMANER



ACADEMIC AND NON – ACADEMIC ACTIVITIES REPORT 2023-2024



SHAIK MOHAMMAD SHAFIULLAH
MA MPhil MEd APSET UGCNET(English) & (Education) (PhD)
Asst Professor in English
Department of English
SVCR Govt Degree College, Palamaner
CHITTOOR Dist. 517408 (A.P)
Cell: 09866639068
Email: smdshafiulla567@gmail.com

I. Papers Published in National/International and UGC Listed Journals:

S. NO.	Title of the Article	Journal Name	ISSN/ ISBN NO. with Impact Factor	UGC/UGC CARE Listed Journal	Month and Year
1.	A Study of the Role of Digital Payments in Promoting Financial Inclusion and Bringing Revolutionary Changes in Retail Business	AJANTA (UGC CARE LISTED JOURNAL)	ISSN 2277 – 5730 Volume : XIII Issue : I (English Part – I) (Page No. 8-11)	UGC Care Journal No. 40776 Impact Factor: 7.428	January – March 2024
2.	A Study of Vocational Education in Relation to National Education Policy: A Pragmatic Approach	AJANTA (UGC CARE LISTED JOURNAL)	ISSN 2277 – 5730 Volume : XIII Issue : II (English Part – II) Page: 120-123	UGC Care Journal No. 40776 Impact Factor: 7.428	April-June 2024

II. Webinars Attended:

S. No.	Title of the Webinar	Organisation /Institution	Date	Conducted by	Mode of Participation	Year of Participation
1	Developing Innovation and Entrepreneurial Ecosystems in Degree Colleges – Sharing the Innovative Ideas for Startups	PVKN GOVT COLLEGE(A) CHITTOOR	22-07-23	IQAC PVKN GOVT COLLEGE	OFFLINE	2023

III. PAPERS PRESENTED IN CONFERENCES

S.No	Conference Title	Organized By	Title of the Conference Paper	From	To
1	'The Impact of Globalization on Contemporary Literature, Education, Environment and Society'	LN College, Borivali East, Mumbai (Affiliated to (Mumbai University))	A Study of the Role of Digital Payments in Promoting Financial Inclusion and Bringing Revolutionary Changes in Retail Business	20 th February, 2024	'The Impact of Globalization on Contemporary Literature, Education, Environment and Society'
2	Cultural Diversity and Social Reality in Contemporary Literature	Thiruvalluvar University, Vellore	Reading Caribbean Writing: A Cross Cultural Approach	20 th & 21 st March 2024	Cultural Diversity and Social Reality in Contemporary Literature

IV. FACULTY DEVELOPMENT PROGRAMMES COMPLETED

S.No.	Organized by	Name of the Faculty Development Course (FDP)	From	To	Mode of Learning-Offline/Online
1	Bharat Institute of Engineering and Technology, Hyderabad	Adapting English Teaching to the Fourth Industrial Revolution	June 21, 2023	June 27, 2023	Online
2.	SAVEETHA College of Liberal Arts and Sciences (NAAC A++ Grade)	Emerging Trends in Data Analysis	22.01.2024	26.01.2024	Online Mode

V. Short Term Courses Completed

S.No.	Organized by	Name of the Short Term Course	From	To	Mode of Learning-Offline/Online
1	IGNOU, NEW DELHI	2 Credit Swayam Course NATIONAL EDUCATION POLICY 2020	September 01, 2023	30 th September 2023	Online
2	UNESCO & MGIEP in Collaboration with CCE, Govt of Andhra Pradesh	Social Emotional Learning(SEL)	23.01.2024	23.01.2024	Offline Mode in PVKN Govt Degree College(A) Chittoor (AP)
3	UNESCO & MGIEP in Collaboration with CCE, Govt of Andhra Pradesh	Self-directed Emotional Learning for Empathy and Kindness (SEEK)	23.01.2024	23.01.2024	Offline Mode in PVKN Govt Degree College(A) Chittoor (AP)
4	Tsinghua University, China	General Academic English	01-03-2024	31-05-2024	Online Mode

VI. Professional Competency (for example RC, OC, Training programs, etc)

S. No.	Course Attended	Conducted by	From	To	Grade
1.	-	-	-	-	-
2	-	-	-	-	-

VII. Workshops Attended:

S.No	Title of the Workshop	Organized by	Organized on	Organized at
1.	Effective Communication for Doctoral Success: LSRW Proficiency for Academic and Professional Success	Presidency University, Bangalore	23 June 2023 – 28 June 2023	Presidency University, Bangalore (Online Mode)
2.	21 st Century Skills for Teachers	MANUU, HYDERABAD	12.02.2024 to 16.02.2024	CPDUMT MANUU, HYDERABAD
3.	Attended 3 Hrs workshop on 'Advanced Artificial Tools for Researchers'	IGNITE Life Skill Academy, Sacred Heart College(Autonomous),	25.02.2024	Sacred Heart College(Autonomous), Thevara,

		Thevara, Kochi		Kochi
4.	Eight (08) Day Research Methodology Workshop on 'Upscaling Research'	SRM Institute of Science and Technology College of Science and Humanities	05.04.2024 to 15.04.2024	Online Mode SRM Institute of Science and Technology College of Science and Humanities

VIII. NPTEL Online Certification courses

S.No.	Organized by	Name of the NPTEL Online Certification courses	From	To	Mode of Learning-Offline/Online
1.					
2.					

IX. SWAYAM COURSES

S.No	Course Title	Organised By	Title of the Swayam Course	From	To
1	National Educational Policy – 2020: Professional Development Programme	IGNOU	National Educational Policy – 2020: Professional Development Programme	01.09.2023	30.09.2023

X. Participation in Seminars :

No	Seminar Title	Organised By	Title of the Seminar Paper	From	To
-	-	-	-	-	-

XI. Expert Lectures Delivered in Colleges/Institutions :

S.No.	Topic of the Lecture	College/Institution	Date	Audience/Learners
1.	Interview Skills	SKR & SKR Govt College for Women (A) Kadapa (AP)	12.10.2023	Students of I Year; I Semester BA Spl English and Spl Urdu and Economics Major
2.	English for Employment	Government Degree College, Kuppam, Chittoor Dist (AP)	18.11.2023	II Year students of BA/B.Sc/B.Com

3	Time Management	Govt Degree College, Pakala	27.11.2023	II BA/B.Sc/B.Com
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XII. Chapter of an Edited Book:

S.No.	Title of the Edited Book	Title of the Research Paper	Name of the Publisher	Year of Publication	ISBN No.	Editor/s
1.	-	-	-	-	-	-
2	-	-	-	-	-	-
3	-	-	-	-	-	-

XIII. Workshops Attended :

S.No.	Title of the Workshop	Organized by	Organized on	Organized at
1	Effective Communication for Doctoral Success: LSRW Proficiency for Academic and Professional Success	Presidency University, Bangalore	23 June 2023 – 28 June 2023	Presidency University, Bangalore (Online Mode)
2	21 st Century Skills for Teachers	MANUU, HYDERABAD	12.02.2024 to 16.02.2024	CPDUMT MANUU, HYDERABAD
3	Attended 3 Hrs workshop on 'Advanced Artificial Tools for Researchers'	IGNITE Life Skill Academy, Sacred Heart College(Autonomous), Thevara, Kochi	25.02.2024	Sacred Heart College(Autonomous) Thevara, Kochi
4	Eight (08) Day Research Methodology Workshop on 'Upscaling Research'	SRM Institute of Science and Technology College of Science and Humanities	05.04.2024 to 15.04.2024	Online Mode SRM Institute of Science and Technology College of Science and Humanities

XIV. No. of Patents Applied/Granted

S No.	Name of the Patent	Name of the Agency	Month & Year	Status of Patent
1	'Method and Device for Enhancing English Communication Skills in Toddlers through Interactive Play'	Office of the Controller General of Patents, Designs & Trade Marks, Ministry of Commerce and Industry Govt of India	Patent Office Journal No. 20/2024 Dated: 17/05/2024	Approved and Published on 17/05/2024 Application No. 202441035586A

XIV. MANA TV : NIL

XV. Learning Management System: Preparing LMS for two semesters. Shortly going to submit my LMS in 5 quadrants. 2023-2024.

XVI. AWARDS/ RECOGNITIONS

1. District Collector of Chittoor awarded Certificate of Appreciation for the services rendered towards the betterment of Differently Abled students on Dec.03, 2023 on the Occasion of World Disabled Day in Ambedkar Bhavan, Chittoor.
2. Got Patent for my article in English Language Teaching from Govt of India.(2023-2024)

XVI. Administrative Experience

1. **Convenor** – PVKN Persons with Disability Cell (AUG.2023 –TILL DATE)
2. **Member** – Board of Studies in English(UG) BA/B. Com/B.Sc (SKR & SKR Govt Degree College for Women, Kadapa. 12.10.2023 to 11.10.2026.
3. **Member** – Board of Studies (PG) MA English (SKR & SKR Govt Degree College for Women, Kadapa)from 12.10.2023 to 11.10.2026.
4. **IQAC coordinator** – SVCR Govt Degree College, Palamaner (From 18.08.2023 to till date)

WORKSHOP CERTIFICATE



CERTIFICATE OF PARTICIPATION

A FIVE - DAY INTERNATIONAL ONLINE WORKSHOP

ON

EFFECTIVE COMMUNICATION FOR DOCTORAL SUCCESS:
LSRW PROFICIENCY FOR ACADEMIC AND PROFESSIONAL SUCCESS

SHAIK MOHAMMAD SHAFIULLAH

Assistant Professor

PVKN GOVT COLLEGE

has participated in the Five-Day International online workshop, organized by the Department of Languages,
Presidency University, Bangalore from 23 June to 28 June 2023.

Dr. Vinodhini Chinnaswamy

Associate Professor & Convenor
Dept. of Languages

Dr. Shrishail B Anadinni

Associate Dean &
HOD I/c (Dept. of Languages)
School of Engineering

Dr. Abdul Sharief

Dean
School of Engineering

Dr. D. Subhakar

Vice-Chancellor

PROFESSIONAL DEVELOPMENT PROGRAMME



INDIRA GANDHI NATIONAL OPEN UNIVERSITY
Staff Training and Research Institute of Distance Education
New Delhi 110068

This is to certify that

SHAIK MOHAMMAD SHAFIULLAH

participated in and successfully completed the

2-Credit SWAYAM Course

‘National Education Policy-2020:
Professional Development Programme’

held from September 1-30, 2023 and obtained 80% marks.

Prof. Santosh Panda
Director, STRIDE &
Coordinator of NEP-PDP Committee,
Indira Gandhi National Open University

Prof. Uma Kanjilal
Pro-Vice Chancellor
Indira Gandhi National Open University

New Delhi
Date of Issue: October 4, 2023

REFRESHER COURSE FROM MANUU, HYDERABAD



UNIVERSITY GRANTS COMMISSION
UGC - MALAVIYA MISSION TEACHER TRAINING CENTRE (MMTTC)

مولانا آزاد نیشنل اردو یونیورسٹی
MAULANA AZAD NATIONAL URDU UNIVERSITY
(A Central University, accredited "A+" Grade by NAAC)



"Online Refresher Course in Comparative Literature"
(4th to 17th October, 2023)

Regd. No. MANUU/UGC-MMTTC/2023-24/09

Date: 17th October, 2023

This is to certify that **Shaik Mohammad Shafiullah**, *Associate Professor of English*, S.Mohammad Shafiullah, Lecturer In English, Svc Govt Degree College, Palamaner, Chittoor Dist. AP participated and successfully completed UGC sponsored online **"Refresher Course in Comparative Literature"** organized by UGC- Malaviya Mission Teacher Training Centre (MMTTC), (Formerly UGC-HRDC) Maulana Azad National Urdu University, Hyderabad from 4th to 17th October, 2023 and obtained Grade **"A"**

Coordinator

Director

Vice Chancellor

FACULTY DEVELOPMENT PROGRAMME



SAVEETHA
COLLEGE OF LIBERAL ARTS & SCIENCES

Accredited by
NAAC
A++
GRADE

nirf
13
RANK

ARIIA
Top
25
RANK

Certificate of Participation

This is to certify that

Dr/Mr/Ms..... Shaik Mohammad Shafiullah .. ASSISTANT PROFESSOR

from..... SVCR Govt Degree College, Palamaner

has participated in the **Five Days International Virtual Faculty Development Programme on Emerging Trends in Data Analytics**, Organized by the Department of Artificial Intelligence and Data Science from 22nd January 2024 to 26th January 2024 at Saveetha College of Liberal Arts and Sciences, SIMATS, Chennai. Tamil Nadu, India.

Dr.A.Hency Juliet
Convenor

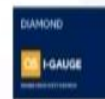
Dr.K.Kalaiselvi
HoD

Dr. Gunita Arun Chandhok
Principal



SAVEETHA
INSTITUTE OF MEDICAL AND TECHNICAL SCIENCES
(Registered as Deemed to be University under Section 3 of UGC Act 1956)

**SUSTAINABLE
DEVELOPMENT
GOALS**



UNESCO MGIEP

MAHATMA GANDHI INSTITUTE OF EDUCATION FOR PEACE AND
SUSTAINABLE DEVELOPMENT

AWARDS THIS CERTIFICATE TO

SHAIK MOHAMMAD SHAFIULLAH LECTURER IN ENGLI...

FOR SUCCESSFULLY COMPLETING THE COURSE ON

SEL for Youth Waging Peace for CCE- Government of Andhra Pradesh



Christopher Castle
Director (OIC), UNESCO MGIEP



unesco

Mahatma Gandhi Institute of
Education for Peace and
Sustainable Development

UNESCO MGIEP

MAHATMA GANDHI INSTITUTE OF EDUCATION FOR PEACE AND
SUSTAINABLE DEVELOPMENT

AWARDS THIS CERTIFICATE TO

SHAIK MOHAMMAD SHAFIULLAH

FOR SUCCESSFULLY COMPLETING THE COURSE ON

SEEK: Self-directed Emotional Learning for Empathy and Kindness for CCE- Government of Andhra Pradesh



Anantha K. Duraiappah
Founding Director, UNESCO MGIEP



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Mahatma Gandhi Institute of
Education for Peace and
Sustainable Development



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GOVERNMENT DEGREE COLLEGE, KUPPAM.

(Affiliated to S.V. University, Tirupati)

CERTIFICATE OF APPRECIATION

This is to certify that Sri. Mohammad Shafiullah, Lecturer in English, SVCR Government Degree College, Palamaner delivered a guest lecture on "English for Employment" on 18th November, 2023 at Government Degree College, Kuppam, Chittoor District.

Station: Kuppam,

Date :18.11.2023.

J. King
18/11/23

PRINCIPAL
Govt. Degree College
KUPPAM - 517425, Chittoor Dt. (A.P.)

From
Dr. A.Mohiddeen Basha,
M.A,M.Phil,Ph.D
Principal,
Govt.Degree College,
Pakala,
Tirupati Dist.

To
The Principal,
SVCR Govt.Degree College,
Palamaner,
Chittoor Dist,
Andhra Pradesh.

Rc.No:3/Guest Lecture/2023-24 Date:25-11-2023

Sir,

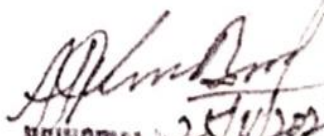
Sub: Govt.Degree College, Pakala - Guest lecture for II B.A, B.Sc and B.Com students - Sri Md.Shafiullah, Lecturer in English - Request - Regarding

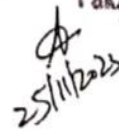
I wish to inform that, as a part of Academic activities we are pleased to invite **Sri Md.Shafiullah**, Lecturer in English, SVCR Govt. Degree College, Palamaner, Chittoor (Dist.) to deliver Guest Lecture to II B.A, B.Sc and B.Com students of this college on **27-11-2023** (Monday).

In this regard I request you to depute Sri Md.Shafiullah, Lecturer in English of your college for one day i.e on 27-11-2023.

Thanking you Sir,

Yours faithfully,


PRINCIPAL 25/11/2023
GOVT. DEGREE COLLEGE
Pakala-Tirupati (Dist)-51.


25/11/2023



S.K.R & S.K.R Govt. College for Women (Autonomous), Kadapa.

Reaccredited with 'B' Grade by NAAC

Y.S.R.Kadapa District – 516 001, Andhra Pradesh.

Dr.V. Saleem Basha M.Sc., B.Ed., Ph.D.

e-mail: kadapaw.jke@gmail.com

Principal

website: www.skrgdwakdp.edu.in

Department of English

Certificate of Appreciation

This is to certify that Mr. **S.Md. Shafiullah**, Asst. Professor of English, SVCR Govt. Degree College, Palamaner, Chittoor (Dist.), A.P has given a Guest Lecture to 1st Year I Semester B.A Spl. English, Spl. Urdu & Economics Major students on the topic **“Interview Skills”** on 12-10-2023.

We are very much thankful for his informative and motivational Guest Lecture. We appreciate his dedication and commitment.


Principal
12.10.2023

PRINCIPAL
SKR & SKR Govt. Degree College
for Women, KADAPA

Certificate ID:CPDUMT2024130-160



مولانا آزاد نیشنل اردو یونیورسٹی
MAULANA AZAD NATIONAL URDU UNIVERSITY
Centre for Professional Development of Urdu Medium Teachers

CERTIFICATE OF PARTICIPATION

This is to certify that

SHAIK MOHAMMAD SHAFIULLAH

SVCR GOVT DEGREE COLLEGE, PALAMANER, CHITTOOR DIST

has attended the **Five Day Online Workshop on 21st Century Skills for Teachers**
held from 12th to 16th February 2024
conducted by CPDUMT, MANUU in collaboration with The Qur'an Foundation.

Prof. Mohammed Abdul Sami Siddiqui
Director, CPDUMT, MANUU

Prof. Syed Alim Ashraf
President, The Qur'an Foundation

CERTIFICATE

of Participation

This certificate is presented to

SHAIK MOHAMMAD SHAFIULLAH

For attending 3hrs workshop on 25/02/2024, titled

"Advanced Artificial Intelligence Tools for Researchers"

Organised by IGNITE Life Skill Academy, Sacred Heart College (Autonomous), Thevara,
Kochi, in association with IQAC.



Principal
DR. JOSE THURAVACKAL



IQAC CORDINATOR
DR. JOSEPH VARGHESE



सत्यमेव जयते
Government of India

**MALAVIYA MISSION
TEACHER
TRAINING PROGRAMME**

UGC – Malaviya Mission Teacher Training Centre
MAULANA AZAD NATIONAL URDU UNIVERSITY, HYDERABAD



ज्ञान-विज्ञान विमुक्तये
University Grants Commission

CERTIFICATE OF PARTICIPATION

NEP 2020 ORIENTATION & SENSITIZATION PROGRAMME

MMC-092-2024-MAR-A-00489/130

Date: 13th March, 2024

This is to certify that **Shaik Mohammad Shafiullah**, *Asst Professor of English*, SVCR Govt Degree College, Palamaner, S V University has completed the NEP 2020 Orientation & Sensitization Programme under Malaviya Mission Teacher Training Programme (MM-TTP) of University Grants Commission (UGC) Organized by **UGC-MMTTC, Maulana Azad National Urdu University, Hyderabad** from 4th to 13th March, 2024.

Meraj A. Mubark

Coordinator (MM-TTC)

Saneem Fatima

Director (MM-TTC)

**Verified
Certificate**



This is to certify that

smdshafiulla567@gmail.com

successfully completed and received a passing grade in

**THU05021000375: General Academic English | 生活
英语进阶**

a course of study offered by TsinghuaX, an online learning
initiative of Tsinghua University.

A handwritten signature in black ink, appearing to read 'Fang Yang'.

Fang Yang

Associate Professor, Department of Foreign Languages &
Literatures

Tsinghua University

A handwritten signature in black ink, appearing to read 'Haijing Yan'.

Haijing Yan

Dean of Department of Foreign Languages & Literatures

Tsinghua University



Verified Certificate

Issued June 2, 2024

Valid Certificate ID

368809f1994b4511a8d3db3d13e61840

STUDENT SEMINARS



STUDENT SEMINARS



ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - XIII Issue - I

January - March - 2024

ENGLISH PART - I

**Peer Reviewed Refereed
and UGC Listed Journal**

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

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❖ EDITOR ❖

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M.Sc (Maths), M.B.A. (Mktg.), M.B.A. (H.R.),
M.Drama (Acting), M.Drama (Prod. & Dir.), M.Ed.

❖ PUBLISHED BY ❖



Ajanta Prakashan

Aurangabad. (M.S.)

2. A Study of the Role of Digital Payments in Promoting Financial Inclusion and Bringing Revolutionary Changes in Retail Business

Shaik Mohammad Shafiullah

Assistant Professor of English, teaches at SVCR Govt. Degree College,
Palamaner, Dist.-Chittoor.

Introduction

Today trading has been expanded to a global level. As economy grows there is need to make advancements in payment technologies. Economic activities can be facilitated easily using the payment systems. There are many risks involved in making financial transactions. These are minimised by payment systems. Payment systems supports financial stability, manages liquidity and controls the monetary policy of the nation. In every country there will be a central bank which controls the commercial banks. In India, the banker s bank is Reserve bank of India. The most important function of RBI is the issuance of currency notes and coins. RBI also regulates the monetary policy of India. In India, payment instruments have evolved from precious metals like gold and silver to currency. Digital payment transactions avoid parallel economy. Cashless economy is an emerging concept in many countries. For Cash based transactions, consumer needs to make payments physically. Now trading is done online. Physical presence is not essential to buy and sell goods and services. Today s mode of payments includes card payments, digital funds transfers, internet banking etc. In India, the move towards a cashless society started since late 20th century. The development of information technology paved the way for many innovations and many payment instruments were introduced in India. New payment instruments like cheques, Debit and Credit cards emerged. After the introduction of New Economic policy in 1991, India became a global market. Private sector participation increased. The number of cash transactions increased. For consumers carrying cash was a very difficult task. So RBI established certain committees to study about payment systems. These committees helps and guides the use of Information and Communication technology for banking and payment systems. In order to make payments and settlements faster and flawless, the payment systems should be technologically advanced. Many reforms followed in banking sector.

One of the key advantages of digital transformation in retail is the ability to deliver personalized customer interactions. By collecting and analysing customer data, retailers can gain valuable insights into individual preferences, purchase history, and browsing behaviour. By leveraging this information, businesses can provide tailored recommendations, customized promotions, and personalized shopping experiences. Retailers can create meaningful connections with customers through targeted email marketing, customized product suggestions fostering loyalty and satisfaction.

Digital transformation has blurred the lines between physical and online retail, giving rise to the concept of the Omni channel experience. Consumers expect a seamless and consistent shopping journey across various touchpoints, including websites, mobile apps, social media platforms, and physical stores. Retailers must embrace integrated systems that unify inventory management, customer data, and order fulfilment, ensuring a smooth transition between online and offline channels. By offering options such as buy online, pick up in-store (BOPIS), endless aisle, and hassle-free returns, retailers can cater to the evolving needs of tech-savvy consumers and retailers by providing convenience and flexibility.

The Internet of Things (IoT) has opened up new retail possibilities by linking physical objects to the digital world and IoT devices, such as smart shelves, beacons, and sensors, enable retailers to gather real-time data on customer behaviour, optimize inventory management, and create dynamic pricing strategies. By leveraging IoT, retailers can create smart retail environments that adapt to consumer preferences, offer personalized promotions, and optimize operational efficiency. Furthermore, IoT-enabled supply chain management systems facilitate inventory tracking, reducing stockouts and improving overall customer satisfaction.

Commerce through mobiles has seen tremendous growth recently and remains a crucial driver in the retail industry's digital transformation. With smartphones becoming integral to consumers' lives, retailers must prioritize mobile optimization to capture this expanding market. From mobile-responsive websites to dedicated shopping apps, retailers can leverage technology to create frictionless mobile experiences that enable customers to browse and purchase, and interact with the brands effortlessly. In addition, emerging technologies such as augmented reality (AR) and virtual reality (VR) offer inventive methods for retailers to enrich the mobile shopping experience, enabling customers to virtually test out products before finalizing a purchase and remit.

While digital transformation has expanded the realm of online shopping, physical stores too remain an essential component of the retail ecosystem. However, technology has

revolutionized the in-store experience as well as online. Retailers use AR, VR, and interactive displays to create immersive environments. These technologies enable consumers to visualize products, try them virtually, and receive personalized recommendations based on their preferences. By blending the best digital and physical worlds, retailers can create unique and memorable experiences that boost sales.

The digital transformation of retail extends beyond the consumer-facing aspects to encompass supply chain digitization and automation. Retailers use technology to streamline their supply chain, cut costs, boost efficiency, and reduce errors. Automation solutions, such as robotics and AI-driven systems, streamline warehouse operations, inventory management, and fulfilment processes. By digitizing and automating their supply chains, retailers can ensure faster order fulfilment, accurate inventory tracking, and enhanced their overall operational performance.

With the rise of digital transactions, retailers must prioritize secure and convenient payment systems to meet consumer expectations. Contactless payments, digital wallets, and biometric authentication are technological advancements that have transformed the payment landscape. By embracing these innovations, retailers can offer customers a seamless and secure checkout experience. Moreover, advanced cybersecurity measures, including encryption and tokenization, are essential to safeguard consumer data and protect against cyber threats, fostering customer trust and confidence.

As technology reshapes the retail landscape, ethical considerations and consumer trust become paramount. Retailers must prioritize data privacy and security, ensuring transparent information handling and protecting customer identities. Building trust through ethical practices fosters long-term customer relationships and enhances brand reputation in an increasingly competitive marketplace. The world of retail has undergone a remarkable digital transformation, with exciting opportunities emerging for businesses to elevate the consumer experience. By harnessing the power of technology, retailers can leverage data analytics, implement Omni channel strategies, deliver personalized experiences, streamline payments, optimize supply chain management, and explore emerging technologies. Embracing digital transformation is a necessity and a competitive advantage in the dynamic retail landscape. As the retail industry continues to adapt and innovate, the consumer experience will transform, presenting fresh opportunities and fuelling growth.

Conclusion

Financial inclusion is a key policy objective shared by most central banks around the globe. It is generally defined as universal access to, and use of, a wide range of reasonably priced financial services. A large body of research finds that access to financial services has the potential to empower communities and help them to weather adverse shocks (Jack and Suri (2014), Kim et al (2018) and Van et al (2021). In this way, it ultimately helps to drive economic growth. In recent years, we've witnessed a digital revolution in finance. Armed with technology and big data, new entrants have brought greater competition to payments, credit, insurance and wealth management. This has reshaped the financial landscape and the way we interact with money and financial services. Central banks have not been passive bystanders. They have built on their role of providing the foundation for the economy by issuing money and overseeing payment systems. As we have seen, central banks can harness the digital revolution to extend the benefits of financial inclusion to all. National Payments Corporation of India and its products has emerged as a major breakthrough for digital payment systems in India. It showed tremendous growth in digital payments after the formation of NPCI. The Government of India is implementing programmes for electronic payments within the reach of common man.

References

- Babajide, A. A., Adegboye, F. B., & Omankhanlen, A. E. (2015). Financial Inclusion and Economic Growth in Nigeria. *International Journal of Economics and Financial Issues*, 5(3), 629-637.
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Innovation and Sustainable Development***

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15. Digital Transformation and India's Role in Embracing Technology to Bridge Digital Divides and Promotes Innovation and Sustainable Development

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Abstract

In a world marked by growing digitalisation, the demand for a strong Digital Public Infrastructure has become vitally important, serving as an essential catalyst for enhancing resilience, facilitating service provision, and fostering innovation. The importance lies in cultivating this fundamental framework that caters to diverse sectors, ensuring that humans ranging from urban innovators to rural craftspeople's can engage with conviction and credibility.

Key Words: Digital transformation, innovation, digitalisation, digital economy, digital ecosystem.

Introduction

India is globally recognized for its capacity to innovate in the digital space. The country is also leading the campaign to support various countries around the world, especially the Global South, to learn from each other in order to tackle the digital and connectivity challenges. Over the last few years, digital transformation has become a strategic priority for governments and businesses, from being a boardroom buzzword. While India has long been known for its vast IT talent and high technology adoption in industries, the country has also been leading the way in leveraging technology to empower its citizens and strengthen governance. With more than 500 million internet users, the country is among the leading and fastest growing digital consumer markets. Additionally, being a vibrant start-up market allows India to foster innovation further and standardize new technologies. The Digital India programme has been launched to create a digitally empowered society and a knowledge based economy, ensuring digital access, inclusion, and empowerment, through initiatives such as Aadhaar, DigiLocker, Digital village, Aarogya Setu App, etc.

Additionally, the rise of the FinTech sector has accelerated financial inclusion in the country. Further expansion of digital payments is an important pivot for creating a more equitable, prosperous, and financially inclusive India. Enhancement of digital capabilities is also expected to strengthen connectivity, significantly impacting various sectors and the overall economy. There is a rising trend across sectors wherein digital platforms are recasting relationships between customers, employees, and employers. The pandemic accelerated technological transformation by many years, as technology became the backbone of continuity across various sectors and ensured financial and social inclusion for the citizens. It also provided an opportunity for India to set global benchmarks for others to follow suit in terms of leveraging technology for enhanced transparency, increased compliance, improved delivery of public services, widened digital payments, and strengthened e-governance. As India focuses on enhancing its manufacturing prowess and embedding itself as a preferred hub across global value chains, digital transformation on the back of emerging technologies, such as AI, ML, IoT, robotics, blockchain, and cloud computing, will drive economic value. With the advent of the Fourth Industrial Revolution, various emerging technologies are being leveraged at an accelerated rate to enhance competitiveness. Harnessing the full potential of these new technologies to strengthen competitiveness will have to be supported by policy frameworks that ensure such technologies work responsibly for people and the planet. The software industries have strongly driven the past few decades in India, and the country is now positioning itself to leverage the opportunity in semiconductor design and manufacturing. In many ways, almost every industry is now a technology industry, with semiconductors driving innovation and efficiency in the digitized world to strengthen self-reliance and enhance the share of domestic production in the market, there will have to be consistent efforts toward skilling, research and development, and IP protection. The G20 presidency provides an opportunity for the country to reinforce its role as a global leader in communications and the increasing use of digital technologies. The G20 forum will also help India to promote investment in digital infrastructure, encourage innovative ideas and agile governance, enhance digital skills and training, improve data free flow with trust, enforce intellectual property rights (IPR), and boost technology adoption by MSMEs.

The world, as we see it today, is marred with conflicts, displacements, climate change, natural disasters, calamities, diseases, financial uncertainty, and inequality. Global challenges like these, affect the vulnerable, including children and women the most. In this defining phase, the world needs concrete action and sustained cooperation to minimise human suffering and establish an order towards the well-being and prosperity of all. Various stakeholders, including

decision-makers, global communities, international organisations, governments, and civil societies, are expected to collaborate to build a better future for the people and the planet. Against this backdrop, India assumed the G20 Presidency, which was considered to be a transformative moment with the potential to hold answers and provide direction to several pressing international problems. True to the spirit of 'One Earth, One Family, One Future', the New Delhi Leader's Declaration that came out of the G20 Summit clearly stated action points and directives towards an affirmative resolve. In the last eight decades post the World War, global order has seen dramatic changes due to economic growth, decolonisation technological progress, better health and infrastructure, reforms in various sectors, and deeper international cooperation. The need for multilateralism to adequately address the contemporary and interconnected global challenges of the 21st century which are being felt more than ever today. The international development finance system needs to be further strengthened for more inclusive and equitable growth, with a continued focus on maximising development impact for vulnerable sections and low- and middle-income countries. Making the world more inclusive with the equal participation of all stakeholders including the Global South was a major thrust area of the presidency. The inclusion of the African Union as a permanent member of G20 is expected to address its concerns, aspirations, and participation in international partnerships. The vision to create the India-Middle East-Europe Economic Corridor (IMEC) as a network of highways, railroads, and waterways for transportation aims to foster integration between Asia, the Arabian Gulf, and Europe, and advance economic development. With India's commitment to sustainable development, the G20 leaders adopted the Green Development Pact which demonstrated their collective commitment to addressing crucial matters related to climate change. Along with this, the Global Biofuel Alliance was formed in the spirit of constructive collaboration that characterised India's presidency. With the G20 presidency handed over to Brazil, the world looks forward to building on the foundation laid during the Indian presidency. Under India's leadership, inclusive development, digital infrastructure, and sustainability were addressed, emphasising a human-centric approach. The New Delhi Leaders' Declaration covers many different facets of human-centered development and leaves no one behind. It stressed gender equality and women-led development through gender-inclusive economic and social empowerment. The G20's dedication to women's emancipation is further demonstrated by the creation of the new Women's Working Group. As this historic G20 presidency concludes, it is essential to reflect on the multifaceted impact it had on the nation.

India has established one of the world's largest digital Government-to-Person (G2P) architectures by utilising DPI. This approach has facilitated the transfer of approximately Rs.

32.29 trillion directly to beneficiaries across 53 Central Government ministries through 313 key schemes, till date. Similarly, India's Unified Payments Interface (UPI) stands as a swift and instantaneous payment network within India, with over 10.586 billion transactions, totaling approximately Rs. 15.76 trillion, recorded in August 2023. The UPI-Pay Now linking India with 11 countries (France, Singapore, Australia, Canada, Hong Kong, Oman, Qatar, the USA, Saudi Arabia, the UAE, and the United Kingdom) is in line with the G20's focus on financial inclusion.

The DPI of India has been effectively utilized to encourage innovation, promote healthy competition, expand market reach, address financial inclusion disparities, bolster government revenue collection, and enhance the efficiency in public expenditure. It has modernised and streamlined the Know Your Customer (KYC) processes. Today, there have been a total of 16.47 billion eKYC transactions conducted, facilitated by 232 eKYC Authentication Agencies (KUA). India's Account Aggregator (AA) system lets people have control over their own financial information. No data can be shared without the individual's consent. India's initiatives have played a pivotal role in advancing its digital infrastructure, aligning with the G20 Leaders' Declaration on Technological Transformation and Digital Public Infrastructure. Here are some key schemes:

The Digital India Initiative which were launched in 2015, aligns with the G20's commitment to bridging the digital divide. It focuses on providing digital infrastructure and promoting digital literacy. The Bharat-Net project has successfully linked 202,028 Gram Panchayats, with 658.685 kilometres of Optical Fibre cables installed.

Pradhan Mantri Jan Dhan Yojana (PMJDY) has significantly contributed to financial inclusion and digital adoption, key priorities in the G20's emphasis on public participation. As of 13 September 2023, under the PMJDY, the total number of beneficiaries across different types of banks, including public sector banks, regional rural banks, private sector banks, and rural cooperative banks. The cumulative deposits in their accounts reached a total of Rs. 20,494 billion with 34.26 crore Rupay Debit Cards issued to the beneficiaries.

The Make in India initiative has bolstered India's self-reliance in technology, reducing dependency on imports. These initiatives align with the G20's focus on innovation, technology transfer, and fostering a secure digital environment. This initiative has spurred the production of electronic and digital goods locally, reducing dependency on imports and bolstering the nations self-reliance in technology. These efforts have also led to the creation of 464,217 actual jobs.

Startup India has nurtured entrepreneurship and innovation, which is in line with the G20's commitment to promoting responsible and inclusive use of digital technology. UMANG app connects with the G20 leaders' declaration 2023 by serving as a digital public infrastructure

that provides secure and inclusive access to a wide range of government services. Similarly, Digi-Locker aims to advance paperless governance by providing citizens with authentic digital documents from various issuers, stored in their locker accounts.

The Ministry of Electronics and IT has undertaken various schemes and programs to accelerate the implementation and development of Artificial Intelligence in India. These initiatives will emphasise the responsible and inclusive use of AI for the greater good of the public. Ministry's efforts include reskilling/upskilling IT professionals, online portals, capacity building, research centres, international collaborations

Conclusion

The approach taken by the G20 member countries under India's Presidency lays down the roadmap for our common digital future, a strategy that not only lays emphasis on the adoption of Digital Public Infrastructure for enabling better access to public services for all by empowering people, and enabling a robust digital economy but it also addresses the key issues and challenges relating to safety, security, and trust. This approach will deliver for digital transformation that will truly help realise the goal of Vasudhaiva Kutumbakam One Earth, One Family, One Future – digitally bringing the world together. India's continuous commitment to DPI initiatives, exemplified by Aadhaar and the JAM Trinity, has not only accelerated financial inclusion but also set a benchmark for impartial digital transformation. The Unified Payments Interface (UPI) and other digital endeavours will showcase India's leadership in embracing technology to bridge digital divides and promote innovation.

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