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EMPOWERMENT OF DIVYANGJAN BY MUSIC THERAPY FOR SUSTAINABLE DEVELOPMENT IN LIFE'S PERSPECTIVES

By Mr. Joseph John Fernandes, Research Scholar, Ramanand Arya – DAV College, Mumbai.

“I was born in - 1978, with God’s mighty date, Came to this age, to pay someone’s wage. Days passed by, I could see the hay bye, I went to school, to get the fuel, To acquire the education & keep everyone in federation, I was always an Under-dog, But gathered some smog. I was always in Top-3 of school curricular, but excellent in Co-curricular and Extra-curricular, No matter any one told me what, I did what my mind said me to do that. I learnt Bhajan and Vedam, so that I could get into rhythm, I did a lot of drama, so always like to be in a melodrama. You say it and I was good at it. Then came the dreadful year-1993, where I was full of anxiety. I wanted to be a sufi-saint, But everyone called me a go-by-taint, Mom and Dad had a sorrowful life, But I was having an exciting strife, They took me to great doctors, But my spirit was in gutters. I was admitted and my mind was exterminated. Any way days, weeks, months passed, My life strife got stashed. I got my favourite class, and that was First class. But in 1998, Everyone made me go- straight, to lovely eight, I lost my Balance, But my parents did the counter-balance, I became drowsy depressive, but very hot exotic expressive, It took me 2 years to come to senses, but in 2000, My dad lost his common senses, My dad went to heaven, and put me into seventh tavern. I started in Accounts with Excise and FD’s, But landed up in Production and Textiles, I got in TQM, raised up my SQM. Gave many presentations & also won 1st prize in state poem competition. I did my PG & DIP. UG, & again started up with double PG”.

“Anyway, in 2006, I lost my intensity, while doing my MBA in grandiosity. I went to

hospital, with lot of spittle, My soul was lifted by kind doctor uncle, From the top of thoughts to sort of all parts, I did my 1 st year MBA with a class- A’s, My 2nd- year MBA was attack, with brain captain malarial zattack, Came the exams, with class and got the faux with 1 st class. My MBA-3 year with projects, started out with thoughts insights, Anyway, out of 150, I was among the top-20I still was working in Corporates, to know the life-secrets, I then left Corporate- kula and joined the Guru-shikshan kula to get my morale to raise by stipula. In the year-2016, I got the Best Research Article in National Seminar, which really lifted up my collar”. It was on audio – visual and Music therapy perspectives for students. Anyway, I will try to be a – great Guy in education field one day, and will be an awesome wi-fi music - therapist” – This poem is my self- auto- bio-graphical poem, and also this story was a PILOT – study on my own good- self with Music therapy done on myself, suggested by My Mentor- Dr. Alka Chaubey. Further, I started to engross myself in to music consisting of Listening to Mantras like – Rudram (NAMAKAM and CHAMAKAM), Medha- suktam and Durga- suktam, plus some instrumentals (English songs- based on piano, flute, saxophone), and so came many research-poems on various – therapy matters. Today, I am a different personality- though having Psycho-somatic problems but have overcome all, with standing all tribulations, having great support from my family and great gurus (mentors) – not one, but many in this pathway of life. This is what my research is all about through Music therapy and which will be important for humanity – as a whole in futuristic aspects.

My aims and objectives shifted from myself to others. Paradigm shift changing, I had improved myself and now I wanted to help others. From 2018- February, I got associated this NGO- Sanjeevani Foundation near my residence working for special Divyangjan Kids and preparing them for Xth and XIIth std- NIOS CBSE- Delhi. This was an internship as I had done up the Certificate course on Bio-medical ethics from St Pius Seminary, with a project on Mental – health care issues. The Co-ordinator had told me to take up an activity session for these kids and that was my demo-session too. The day came for my melodrama and the same above poem was sung for these special kids in a poetic fashion, and they thoroughly enjoyed a lot with lot of laughing gags. Zero expenses and 100 % profits. The next – time in the physical activity session, the method I used – was playing funny and frolic ACD and Mp3 music. Again, zero expenses and 100 % profits. That was the victory that day for me, that at least I could make a difference in the life of these students- who want love and care with the supporting of – empathy. We normal people just have to tap their backs and they will surge ahead than us – in a paranormal way. All the Special kids, being tutored under me, have passed with good marks. The main purpose why I have done this research is – If we support the Divyangjan today, they can reach too heights. They have got such talents that we just have to polish it. This is not only for these special kids, it can be for anybody- normal or otherwise, small children or adults, distressed fellows or stressed – out fellows. In this Corona Pandemic era, music therapy will surely help everybody, as music is the soul of life and heals quickly, the inner wounds and inner hurts, which no medicine can heal. This music therapy practise is going on since ages – since the roman and Greek civilisations, not only that – even our Sanatana Dharma gives a

lot of Music therapy healing sessions. This is the intent of the researcher – to bring out the efficiency and efficacy of Music to the people in need.

I would be using this module of Music therapy in my thesis too, where I would be working with these special people on some aspects for their working situations and other parameters. There are very less cost expectancies with just spending some amount contingencies on Music – collection (wi-fi) internet and download the songs and then use it for them when they are working, or students studying (if they are interested). With just the pilot study on self and my special school students over, I would now start using it for my research – subjects at large. Music magnifies body, mind and spirit. That is the result and the outcome. A great subject in Mental – health Sciences.

In this Corona Pandemic, we people might have become slightly stressed out and live in Negative Perspectives. These gaps are People mind-set for Music- therapy, once those negative outpours are abolished, automatically Life plus music becomes great to live in. Music therapy is the best medicine for stress- management, conflict management, anger management, mind- management, blissful management, mindfulness, meditation of any type, self- management. You get the expected – results immediately, with positive outcomes and optimistic results. Life gets transformed with Music therapy and there are just minimal costs as to what type of Music you fit one the best. When the body and mind is fit, soul is fit, then only the MAN can work in one-ness and humaneness. The world would be a better place to live in. Music therapy gives bliss to life and strengthens the soul- aspect, plus mind, body and spirit.

UNDERSTANDING THE HARMONISED SYSTEM (HS) CODES

By *CA. Radhika Deshpande*, Assistant Professor, Department of Commerce, University of Mumbai

With world economies liberalised, the outcome has been a global environment of free flow of goods and services across borders. This global trade has led to increase in the volume of exports and imports which are otherwise liable for payment of indirect taxes if consumed in their home country. The Government authorities have a task of monitoring this flow of commodities and services for framing their internal policies and efficient tax regime. The indirect tax regime in most countries is based on the cardinal principle of not taxing the exports since the consumption takes place outside of the home country. The Constitution of countries like India, US places this restriction stating that there shall be no levy of tax on exports. However, every country reserves a federal authority to levy duty or tax on the import of goods and services from another country. This is commonly known as the 'customs duty'. It is also necessary for keeping track of which goods and services are crossing the country's borders to ensure that no illegal & criminal activity takes place, no shortage of necessary goods is created in the home country, no illegal trade of rare and special commodities is carried out. Thus, it is necessary to have a record in place which will provide details of the goods/services moving in and out of countries across the world.

This activity is precisely carried out by the World Customs Organisation (WCO) an

independent intergovernmental body established in 1952, headquartered in Brussels, Belgium, whose mission is to enhance the effectiveness and efficiency of Customs administrations. Since 1972 it has been a mission at the WCO to develop system of goods nomenclature to enable nations to monitor goods passing across their borders. The Harmonized Commodity Description and Coding System generally referred to as "Harmonized System" or simply "HS" is a multipurpose international product nomenclature developed by the World Customs Organization (WCO). The commodities are arranged in a legal and logical structure containing 21 sections which are further divided into chapters, headings, sub-headings. In total it comprises more than 5,000 commodity groups; each identified by a six-digit code. The system is used by more than 200 countries and over 98 % of the merchandise in international trade is classified in terms of the HS. With global trade getting more complex by the day, the significance of HS has grown and with it the need for continuous monitoring and modification. The Harmonized System Committee which is tasked with inter-alia, examining policy matters and classification decisions prepares amendments updating the HS every 5 to 6 years.

The sophistication of international trade and the increasing concern at cross-border crime has seen the Harmonized System evolve into a multi-purpose tool – a veritable Swiss Army knife - that provides much more than ensuring that what are "apples" in one country are not "oranges" in another.

– World Customs Organisation website: <https://bit.ly/2T4AyPs>

Importance of HS Codes:

- **Description of commodity:** HS Codes provide a clear description of the goods being moved across the borders which help the Customs authorities of respective jurisdictions to carry out their duties. It further assists the buyer, seller and Customs authorities to identify the rate of duty applicable on import of the goods. Process such as checking, search, scrutiny can also be effectively carried out by the authorities whether at airport, seaport or Customs land frontier at the borders. Without HS Codes the entire process would have been chaotic and caused delays negatively affecting the trade.
- **Policy Framing:** The HS Codes which are mentioned on the invoices filed with or presented before the respective Government authorities helps them to keep a track on the type and volume of goods being moved across borders, goods can be categorised based on the country of origin and destination, cross-referencing shipping bills against actual physical quantity of goods being moved, etc. With the help of such information the Government authorities may carry out a valid analysis to keep a check on illegal and criminal activities especially of commodities involving illicit drugs, narcotics, psychotropic substances, environmentally hazardous wastes, chemicals, weapons. Mere presence of a HS Code on a piece of paper does more wonders than any magic trick.
- **Draft Efficient Tax Regime:** With the help of information provided by the HS system the Governments can track which goods are moving out of the country causing drain of resources in the domestic market and which goods are being imported the most killing the domestic industries. This will help them to draft the necessary taxation policies to

curb the reckless exports of necessary goods from home country as well as increase the import duty on certain goods which are affecting the domestic production. Although Governments are accused of misusing these provisions to their advantage, it becomes a necessary evil in most cases to prevent the domestic economy.

- **Non-Tax Policies:** The available information may also aid the authorities to decide on the non-tax benefits that may be awarded to boost the exports of home country and frame efficient policies on imports to reduce the cost of purchase. The HS Codes is implemented by most countries of the world and exchange of information between host of countries help the authorities to frame relevant and co-operative policies for the mutual benefit of cross-border trade.
- **Continuous Improvisation:** The fact that the Harmonized System Committee continuously monitors the framework and the HS Codes undergo revision every five years makes the whole system dynamic and relevant. WCO addresses the concerns relating to classification of goods and emerging problems and accommodates it by undertaking necessary modifications and providing explanatory statements. This makes the framework more acceptable to the countries and thus the system has reached near to universal coverage.

The WCO published a new version of the Harmonized System on 1 January 2017, following a five-year review cycle. A new edition for 1 January 2022 has been approved by the Contracting Parties of the HS and countries are preparing for its implementation. India has been using a synchronised version of the Harmonised System of Nomenclature (HSN) code since 1986 to classify commodities for Customs and Central Excise. Now the

HSN codes apply to Customs and GST. In Customs Tariff, HS code is prescribed as heading (4 digits HS), sub-heading (6 digits HS) and tariff items (8 digits). In addition to HSN Codes for goods, the Central Board of Indirect Taxes and Customs (CBIC) has drafted and implemented Services Accounting Code (SAC) to classify each service under the GST regime.

Such system makes the Indian indirect tax regime simpler and globally acceptable since the HSN codes for goods at 6 digits are universally common.

Budget 2021 Announcement:

The latest Budget of 2021 has made it compulsory for businesses with turnover of Rs. 5 crore and above to furnish the six-digit HSN or tariff code on the invoices issued for supplies of taxable goods and services from April 1. Those with turnover of up to Rs 5 crore in the preceding financial year would also be required to furnish four-digit HSN code on B2B invoices. (Earlier requirement was four-digits and two-digits respectively.)

Manufacturers, Dealers, Importers and Exporters have long been using the HSN Codes for the purpose of filing import-export documents, classification of goods, payment of duties, refund applications, filing of returns. This pragmatic system has proved to be most beneficial in the advent of global trade both for assesseees as well as the authorities.

DIGITAL PAYMENTS IN INDIA

By *Dr. A. Sathish Kumar*, Assistant Professor, Department of Commerce, SRR Govt Arts & Science College, Karimnagar-Telangana, India.

The world has been moving towards all things digital for some time now. However, the year 2020 put into perspective the dire need to adapt to digital technology as soon as possible. This adaptation happened almost instantly with the lockdown coming into effect, especially for digital payments in India. The Indian government has been promoting and propagating online payments aggressively, starting with demonetization back in 2016. 'Digital India' had been the guiding force of many economic and financial decisions that pushed Indians to switch to online payments. According to cashlessindia.gov.in, the Digital India initiative is a flagship programme of the Government of India. "Faceless, Paperless, Cashless" is one of the professed roles of Digital India.

What is a digital payment?

Digital payment is a transaction that takes place via digital or online modes, with no physical exchange of money involved. This means that both parties, the payer and the payee, use electronic mediums to exchange money. Note that digital payments can take place on the internet as well as on physical premises. For example, if you buy something from Amazon and pay for it via UPI, it qualifies as a digital payment. Similarly, if you purchase something from your local Kirana store and choose to pay via UPI instead of handing over cash, which also is a digital payment. After the launch of Cashless India, we currently have ten methods of digital payment available in India. Some methods have been in use for more than a decade, some have become recently popular, and others are relatively new.

Unstructured Supplementary Service Data (USSD): USSD was launched for those sections of India's population which don't have access to proper banking and internet facilities. Under USSD, mobile banking transactions are possible without an internet connection by simply dialling *99# on any essential feature phone. This number is operational across all Telecom Service Providers (TSPs) and allows customers to avail of services including interbank account to account fund transfer, balance inquiry, and availing mini statements. Around 51 leading banks offer USSD service in 12 different languages, including Hindi & English.

Aadhaar Enabled Payment System (AePS): AePS is a bank-led model for digital payments that was initiated to leverage the presence and reach of Aadhaar. Under this system, customers can use their Aadhaar-linked accounts to transfer money between two Aadhaar linked Bank Accounts. As of February 2020, AEPS had crossed more than 205 million as per NPCI data. AePS doesn't require any physical activity like visiting a branch, using debit or credit cards or making a signature on a document. This bank-led model allows digital payments at PoS (Point of Sale / Micro ATM) via a Business Correspondent (also known as Bank Mitra) using Aadhaar authentication. The AePS fees for Cash withdrawal at BC Points are around Rs.15.

Unified Payments Interface (UPI): UPI is a payment system that culminates numerous bank accounts into a single application, allowing the transfer of money easily between any two parties. As compared to NEFT, RTGS, and IMPS, UPI is far more well-

defined and standardized across banks. You can use UPI to initiate a bank transfer from anywhere in just a few clicks. The benefit of using UPI is that it allows you to pay directly from your bank account, without the need to type in the card or bank details. This method has become one of the most popular digital payment modes in 2020, with October witnessing over 2 billion transactions.

Mobile Wallets: Mobile Wallets, as the name suggests, is a type of wallet in which you can carry cash but in a digital format. Often customers link their bank accounts or banking cards to the wallet to facilitate secure digital transactions. Another way to use wallets is to add money to the Mobile Wallet and use the said balance to transfer money. Nowadays, many banks have launched their wallets. Additionally, notable private companies have also established their presence in the Mobile Wallet space. Some popularly used ones include Paytm, Freecharge, Mobikwik, mRupee, Vodafone M-Pesa, Airtel Money, Jio Money, SBI Buddy, Vodafone M-Pesa, Axis Bank Lime, ICICI Pockets, etc.

Bank Prepaid Cards: A bank prepaid card is a pre-loaded debit card issued by a bank, usually single-use or reloadable for multiple uses. It is different from a standard debit card because the latter is always linked with your bank account and can be used numerous times. This may or may not apply to a prepaid bank card. A prepaid card can be created by any customer who has a KYC-complied account by merely visiting the bank's website. Corporate gifts, reward cards, or single-use cards for gifting purposes are the most common uses of these cards.

PoS Terminals: PoS (Point of Sale) is known as the location or segment where a sale happens. For a long time, PoS terminals were considered to be the checkout counters in malls and stores where the payment was made. The most common type of PoS machine is for Debit and Credit cards, where customers can

make payment by simply swiping the card and entering the PIN. With digitization and the increasing popularity of other online payment methods, new PoS methods have come into the picture. First is the contactless reader of a PoS machine, which can debit any amount up to Rs. 2000 by auto-authenticating it, without the need of a Card PIN.

Internet Banking: Internet Banking, also known as e-banking or online banking, allows the customers of a particular bank to make transactions and conduct other financial activities via the bank's website. E-banking requires a steady internet connection to make or receive payments and access a bank's website, which is called Internet Banking. Today, most Indian banks have launched their internet banking services. It has become one of the most popular means of online transactions. Every payment gateway in India has a virtual banking option available. NEFT, RTGS, or IMPS are some of the top ways to make transactions via internet banking.

Mobile Banking: Mobile banking refers to the act of conducting transactions and other banking activities via mobile devices, typically through the bank's mobile app. Today, most banks have their mobile banking apps that can be used on handheld devices like mobile phones and tablets and sometimes on computers. Mobile banking is known as the future of banking, thanks to its ease, convenience, and speed. Digital payment methods, such as IMPS, NEFT, RTGS, IMPS, investments, bank statements, bill payments, etc., are available on a single platform in mobile banking apps. Banks themselves encourage customers to go digital as it makes processes easier for them too.

Micro ATMs: Micro ATM is a device for Business Correspondents (BC) to deliver essential banking services to customers. These Correspondents, who could even be a local store owner, will serve as a 'Micro ATM' to conduct instant transactions. They will use a

device that will let you transfer money via your Aadhaar linked bank account by merely authenticating your fingerprint. Essentially, Business Correspondents will serve as banks for the customers. Customers need to verify their authenticity using UID (Aadhaar). The essential services that will be supported by micro-ATMs are withdrawal, deposit, money transfer, and balance inquiry. The only requirement for Micro ATMs is that you should link your bank account to Aadhaar.

Benefits of digital payments:

In a country like India, where disparities are sometimes poles apart, ensuring financial equality becomes an issue of prime importance. One of the reasons why our government started vocalizing Cashless Economy and Digital India was to improve access to financial resources. There are multiple benefits that digital payments bring to the table.

a) Ease and Convenience: One of the most significant advantages of digital payment is the seamless experience they provide to customers. Reduced dependency on cash, fast transfer speed, and the ease of transacting make online payments a preferred option. Traditional payment methods like cash and cheques add to factors like risk, steps, and physical presence. With digital payment, you can send and receive funds from anywhere in the world at the click of a button.

b) Economic Progress: Customers transact more online when they see the ease, convenience, and security of online payments. This means that more and more people feel comfortable buying online, investing digitally, and transferring funds via electronic mediums. The increase in money movement and online business contributes to the progress of the economy. This is why online ventures are being launched every day and even more are making profits daily.

c) Safety and Efficient Tracking: Handling and dealing in cash is a cumbersome and tedious task. Along with the risk of losing money, there is the hassle of carrying cash everywhere you go and keeping it safe. With digital payments, one can keep their funds secured in online format effortlessly. Nowadays, your mobile phone alone is enough to make and receive payments – thanks to UPI, net banking, and mobile wallets. Additionally, most digital payment channels provide regular updates, notifications, and statements for a customer to track his funds.

The digital payment wave in India is not going anywhere. With financial literacy and financial accessibility on everyone's mind, online payments are going to grow exponentially. As a business and a professional, right now is the right time to onboard the digital payment wagon and enable your customers to transact online securely.

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