



## **PATUCK–GALA COLLEGE OF COMMERCE**

Department of Accountancy

The Accounting Times | Monthly Academic Newsletter( for Private Circulation Only)

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### **RBI Maintains Interest Rates to Support Economic Stability**

The Reserve Bank of India (RBI) decided to maintain existing interest rates to balance inflation control and economic growth. This decision was taken to support businesses and borrowers while ensuring price stability in the economy. Stable interest rates helped industries plan investments and manage loan repayments effectively.

For students of accounting and finance, interest rate decisions have a direct impact on banking operations, loan accounting, and investment valuation. A stable interest rate environment encourages productive borrowing and contributes to overall financial stability.

#### **Conclusion:**

Stable interest rates help maintain economic balance and support long-term growth.

(Deepa Gupta / T.Y.B.Com/18)

### **Digital Payments Continue Strong Growth Across India**

Times of India reported that digital payments, particularly UPI transactions, grew rapidly in October 2025. People increasingly preferred cashless transactions for shopping, bill payments, and transportation. Small businesses adopted QR-based payments due to convenience, lower cost, and faster settlements.

Banks introduced enhanced security features to ensure safe digital transactions. Analysts noted that widespread adoption of digital payments simplifies accounting for businesses and reduces errors in cash handling. Additionally, digital records make reconciliation and tax compliance easier. The trend also demonstrates the practical integration of technology in finance and accounting.



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### **Conclusion:**

The growth of digital payments reflects India's transition toward a cashless economy and promotes efficiency in financial management.

(Naresh Gupta / S.Y.B.Com/48)

### **GST Compliance and Digital Filing Gain Momentum**

During October 2025, businesses increasingly focused on timely GST return filing and digital compliance. Government initiatives and improved GST portals encouraged taxpayers to adopt digital filing systems. Regular compliance helped businesses avoid penalties and maintain transparency in financial reporting.

For accounting students, GST compliance plays a vital role in understanding indirect taxation, record-keeping, and statutory reporting. Proper GST accounting ensures accuracy in financial statements and supports lawful business operations.

### **Conclusion:**

Strong GST compliance promotes transparency and strengthens India's taxation system.

(Shah Arzoo /T.Y.B. Com /121)