



# Government College for Girls

## “E-Banking”



Name- Ms. Sarita

Head of PG Deptt. Of Commerce & Management



# E- BANKING

*“E banking is just like glucose to the banks which enriches its growth towards a healthier and effective banking system.”*

# INTRODUCTION

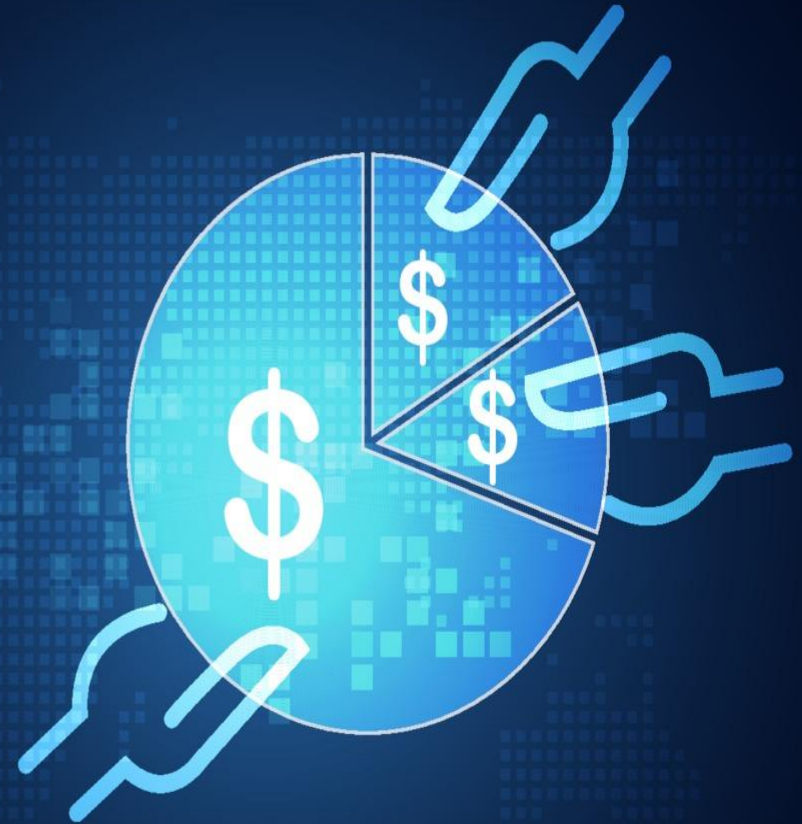
- **E Banking Or Electronic Banking Is A Major Innovation In The Field Of Banking**
  - **Earlier Banking Was Conducted In A Very Traditional Manner, There Were No Such Innovation**
  - **Information Revolution Led To The Evolution Of Internet Which Leads To E-commerce Continued By Evolution Of E-banking.**
- 
- A hand with a blue sleeve is pointing at a laptop screen. The screen shows a blue background with a white building icon. The background of the slide is a blurred image of a laptop and a hand pointing at it.

# WHAT IS E-BANKING?

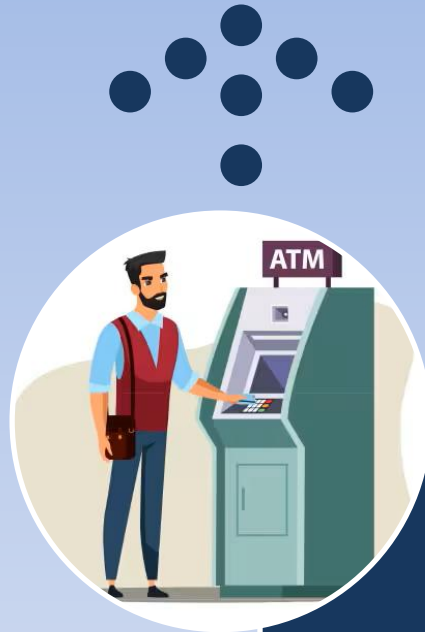
➔ **E-BANKING REFERS TO DELIVERY OF BANKING SERVICES TO A CUSTOMER AT HOME OR AT OFFICE**

➔ **UNDER THIS, NO PHYSICAL CHANGE OF MONEY TAKES PLACE. EVERY TRANSACTION IS PERFORMED ELECTRONICALLY USING INTERNET.**

➔ **IT IS ANYWHERE, ANYTIME BANKING 24X7X365**



# E-BANKING DELIVERY CHANNELS



AUTOMATED  
TELLER MACHINE



CENTRALISED  
BANKING SOLUTION


# HOW TO OPERATE ATM'S



# CENTRALISED BANKING SOLUTION

**CBS AN INTER-BRANCH NETWORKING AND DATA SHARING PLATFORM HELPS THE CUSTOMER TO OPERATE THEIR ACCOUNTS FROM ANY CITY IN INDIA HAVING CBS NETWORKED BRANCH. THUS, CHANGING THE STATUS FROM**

**‘CUSTOMER OF THE BRANCH’ TO ‘CUSTOMER OF THE BANK’**

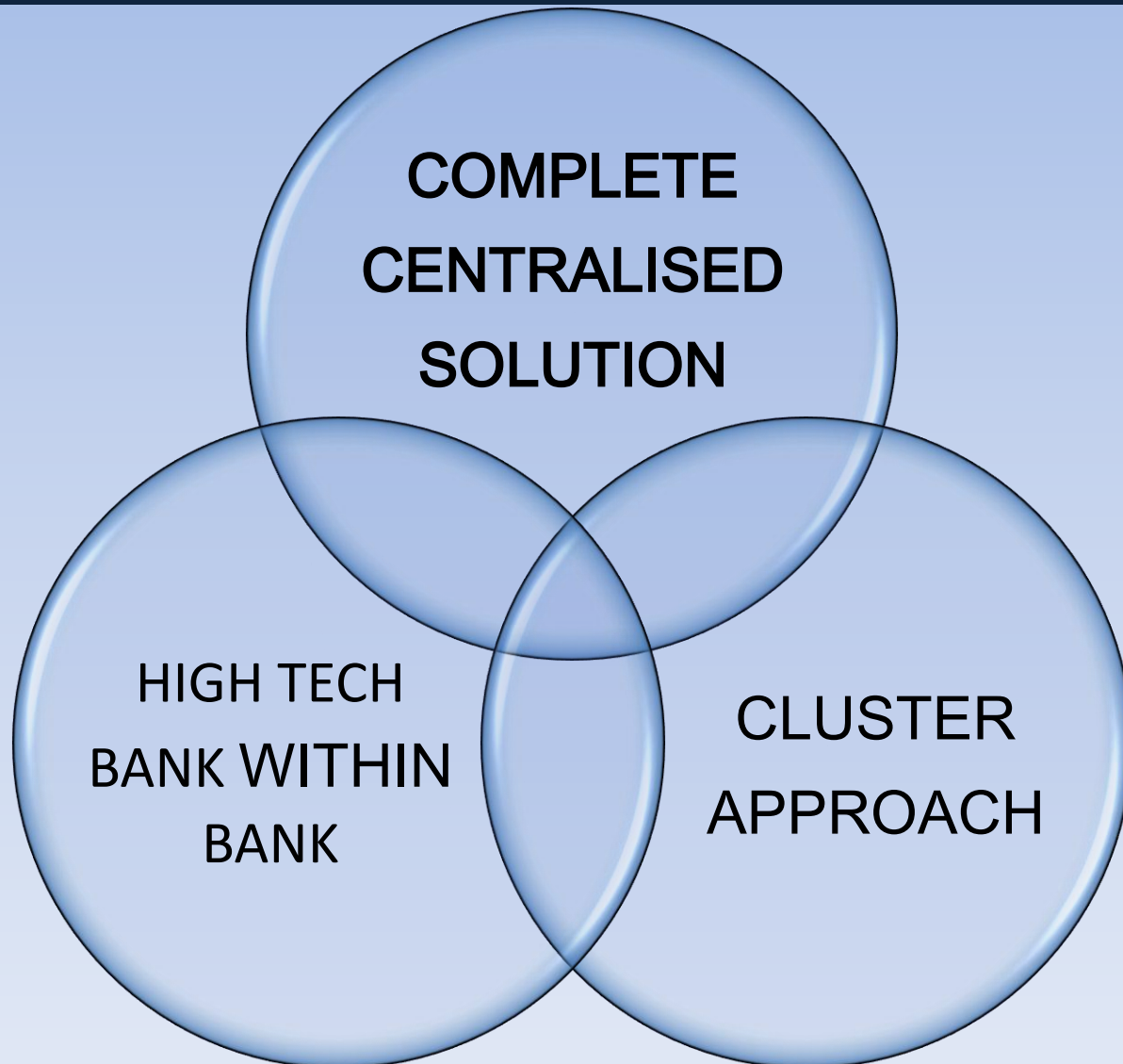


# ESSENTIAL ELEMENTS OF E-BANKING





# MODELS FOR E-BANKING



# ADVANTAGES AND DISADVANTAGES OF E-BANKING



# ADVANTAGES OF E-BANKING

ROUND THE CLOCK BANKING

CONVENIENT BANKING

LOW COST BANKING SERVICES

PROFITABLE BANKING

QUALITY SERVICES

SPEED BANKING



# DISADVANTAGES OF E-BANKING

**HIGH START-  
UP COST**

**TRAINING  
AND  
MAINTENAN  
CE**

**LACK OF  
PROFESSIO  
NAL**

**SECURITY**

**RESTRICTE  
D BUSINESS**





*Thank You*

