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25 YEARS OF GLORY**

STUDY ON E-BANKING OF ICICI BANK

**SUBMITTED BY:
KIRTI RAI**

SUBMITTED TO:



University of Mumbai

PROJECT GUIDE:

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ACADEMIC YEAR: 2022- 2023



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CERTIFICATE

This is to certify that **MISS. KIRTI RAI** has worked and duly completed her project work for the degree of Master in Commerce (Advance accountancy) under the faculty of Commerce and her project is entitled, **“Study On E-Banking of ICICI BANK”** Under my Supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her own work and facts reported by her personal findings and investigations.

Abhijit Ray

**Name & Signature
of Guiding Teacher**

ABHIJIT RAY

DATE: 10/03/2023

PLACE: Mumbai



[Signature]
10/03/2023

**Name & Signature
of External Teacher**

Ushabanshi
Principal



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DECLARATION

I the undersigned **MISS. KIRTI RAI** here by, declare that the work embodied in this project work titled, **“Study On E-Banking of ICICI BANK”** forms my own contribution to the research work carried out under the guidance of **“ABHIJEET RAY”** and has not been previously submitted to any other University for any other Degree/ Diploma to this or any other University.

Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document s been obtained and presented in accordance with academic rules and ethical conduct.

Certified By: **ABHIJEET RAY**

KIRTI RAI

DATE: 10/03/2023

PLACE: Mumbai



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CHAPTER 1: - INTRODUCTION

EXECUTIVE SUMMARY

While financial institutions took steps to implement E-banking services in the mid-1990s, more consumers were hesitant to conduct financial transactions over the web. It took widespread adoption of electronic commerce, based on trailblazing companies such as America Online, Amazon.com and eBay, to make the idea of paying for items online widespread. By 2000, 80 percent of U.S. banks offered e-banking. Customer use grew slowly. At Bank of America, for example, it took 10 years to acquire 2 million e-banking customers. However, a significant cultural change took place after the Y2K scare ended. In 2001, Bank of America became the first bank to top 3 million online banking customers, more than 20 percent of its customer base. In comparison, larger national institutions, such as Citigroup claimed 2.2 million online relationships globally, while J.P. Morgan Chase estimated it had over 750,000 online banking customers. Wells Fargo had 2.5 million online banking customers, including small businesses. Online customers proved more loyal and profitable than regular customers. In October 2001, Bank of America customers executed a record 3.1 million electronic bill payments, totalling more than \$1 billion. In 2009, a report by Gartner Group estimated that 47 % of U.S. adults and 30 % in the United Kingdom bank online.

The first online banking service in United States was introduced, in October 1994. The service was developed by Stanford Federal Credit Union, which is a financial institution. The online banking services are becoming more prevalent due to the well-developed systems. Though there are pros and cons of electronic cash, it has become a revolution that is enhancing the banking sector.

E-BANKING



Meaning: -

Internet banking is the term used for new age banking system. Internet banking is also called a online banking and it is an outgrowth of Pc banking. Internet banking uses the internet as the delivery channel by which to conduct banking activity, for example, transferring funds paying bills, viewing checking and savings account balances, paying mortgages and purchasing financial instruments and certificates of deposits (Hague et al, 2009). Internet banking is a result of explored possibility to use internet application in one of the various domains of commerce. It is difficult to infer whether the internet tool has been applied for convenience of bankers for the customers' convenience. But ultimately it contributes in increasing the efficiency of the banking operation well providing more convenience to customers. Without even interacting with the bankers, customers transact from one corner of the country to another corner. There are

many advantages of online banking. It is convenient, it isn't bound by operational timings, there are no geographical barriers and the services can be offered at a minuscule cost (IAMAI's, 2006). Electronic banking has experienced explosive growth and has transformed traditional practices in banking (Gonzalez et al. 2008). Private banks in India were the first to implement internet banking services in the banking industry. Private banks, due to late entry into the industry, understood that the establishing network in remote corners of the country is a very difficult task. It was clear to them that the only way to stay connected to the customers at any place and at the anytime is through internet applications. They took the internet applications as weapon of competitive advantage to corner the great monoliths like state bank of Indian bank etc. private banks are pioneer in India to explore the versatility of internet applications in delivering services to customers.

As per prediction of Broadie et al (2007) the e-banking is leading to a paradigm shift in marketing practices resulting in high performance in the banking industry. Delivery of service in banking can be provided efficiently only when the back ground operations are efficient. An efficient back ground operation can be conducted only when it is integrated be an electronic system. Then components like data, hardware, software, network and people are the essential elements of the system. Banking customers get satisfied with the system when it provides them maximum convenience and comfort while transacting with the bank. Internet enabled electronic system facilitate the operation to fetch this result. An in-depth analysis would help to understand that internet enabled electronic bank system differentiates from traditional banking operation through faster delivery of information from the customer and service provider. Additionally, it has to be noted that the banking operations does not transfer physical currencies instead it transfer the information about the value for currencies. I-bank enable transfer of information more swiftly on-line. (Salawu 2007). In service organizations like

banks, information flows more than physical items. In the commercial world, especially in most advanced societies today, money is rather carried in information storage medium such as cheques, credit cards and electronic means that in its pure cash form. According to Christopher et al (2006), E-banking has become an important channel to sell the products and services and is perceived to be necessity in order to stay profitable in successful. The perception is the formed as a result of interpreting the experience. There is a growing interest in understanding the users' experience (Hiltunen et al., 2002); as it is observed as a larger concept than user satisfaction. From this perspective assessing the user experience is essential for many technology products and services (Wilson & sasse, 2004) customers have started perceiving the services of bank through internet as a prime attractive feature of the bank. Customers have started evaluating the banks based on the convenience and comforts it provides of them. Bankers have started developing various product features and services using internet applications.

Definition of E-banking: -

E-banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. E-banking includes the system that enable financial institution customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services through a public or private network, including the internet. Customers access-banking services using an intelligent electronic device, such as a personal computer (PC), personal digital assistant (PDA), automated teller machine (ATM), or touch tone telephone. While the risks and controls are similar for the various E-banking access channels, this booklet focuses specifically on internet- based services due to the internet's widely accessible public network. Accordingly, this booklet

begins with a discussion of the two primary types of internet websites: informational and transactional.

E-banking is an arrangement between a bank or a financial institution and its customers that enables encrypted transactions over the internet. Short for electronic banking, E-banking has various types that cater to customers' different requirements, which can be resolved online. E-banking is also helpful for non-financial transactions such as changing your ATM PIN, getting a mini statement updating your personal details, balance inquiry or printing an account statement.

E-banking is your personal banking service on the internet, protected with bank identifiers. It is available anywhere, anytime. E-banking allows you to pay invoices to friends and foreign recipients easily and securely. You can also check your account balances and transactions. You can order a new card, withdraw a loan granted to you and make mutual fund subscriptions. You access E-banking services by obtaining bank identifiers. E-banking as such is free of charge but commissions and fees in accordance with the service tariff will be levied on orders and other transactions carried out through e banking. E-banking allows you to pay invoices to friends and foreign recipients easily and securely. You can also check your account balances and transactions.

You can order a new card, withdraw a loan granted to you and make mutual fund subscriptions. You access E-banking services by obtaining bank identifiers. E-banking as such is free of charge but commissions and fees in accordance with the service tariff will be levied on orders and other transactions carried out through E-banking.

The last decade has witnessed a drastic change in the economic and banking environment all over the world. With the economic and financial sector reforms introduced in the country since early 1990s, the operating environment for banks in India also undergone a rapid change. The process of deregulation and reforms

in the Indian banking system resulted in the creation of an efficient and competitive banking system. Deregulation has opened up new vistas for banks to extend their revenues by diversifying into universal banking, investment banking, bank assurance, mortgage financing, depository service, securitization, personal banking etc. at the same time ,liberalization has opened the turf to new players and brought greater competition among banks. To survive the competition, the information & communication technology significantly contributed to the growth and profit of financial institutions worldwide.

Technology is the key to move towards providing integrated banking services to customers. Indian banks are late starter in the adoption of technology for automation of process and the integrated banking services. But with the global adoption of technology, Indian banking is also at the threshold of paradigm shift due to the latest changes. There are various factors which have played important role in the Indian banking sector for adoption of technology. Firstly, the economic reforms introduced by the government almost fifteen years back which resulted in opening of new vistas for banks outside the country. E-banking is defined as the automated delivery of new and traditional banking products and services directly to the customers through multiple electronic means ADCs like ATM, IB, MB, etc.

E-banking was firstly introduced in India by the ICICI around 1996. E-banking includes the system that enable financial institutions, customers and individuals or businesses to access accounts, transact business or obtain information of financial products and services through a public or private network, including the internet. The e-banking revolution provides new opportunities like payment and settlement systems.

E-banking creates ‘huge world of customer convenience’ with continuing technology evolution and changing demographic preferences banks all over the world keep finding new channels to put their money on. E-banking improves the

internal working of a bank and ensure customer satisfaction. It facilitates market penetration and growth in customer base without any geographical constraints or time- based imitations. Customers are influenced to use electronic channels to conduct their banking transactions due to the benefits gained from E-banking services. They are tremendous reduction in transaction costs, world over delivery of banking services, real-time information, real-time transaction, absence of geographical and time constraints, better employee-customer social relationship, publicity of innovative and globally accepted products/services, confidence of customers in the low-cost and cost-effective channels, conversion of banks from traditional ('brick and mortar') to e-banks ('click and portal'), better quality service, increased speed, increased efficiency, touch-screen technology, convenient and cheaper electronic channels, easy, fast, efficient and secured financial services at reasonable costs, single window servicing, convenience for customers at their options to transact from anywhere, at the anytime and using any delivery channel that are suitable for them, minimizing personal visit to the branch premises and more suitability for changing demographic preferences, etc. thus, customers are embracing all the above benefits of E-banking enables banks to provide good, superior, very high quality customer service as well as to offer a broad range of products and/or service to customers. It maximizes returns, acquires more customers, and builds the customer product ratio, extends their reach, and increases their conduct with multi-platform consumers and ensures one's privacy and trust. These features enhance customer satisfaction. When the customers adopt E-banking they have increased expectations about service and support to enable them to banking on-line. Thus, E-banking services have become the virtual main street of the world. The internet has created a new economic ecosystem. On October 18, 1995 security first network bank opened to the public as world's first internet bank. ICICI bank introduced IB first in India. Advent and adoption of internet by the industries have removed the constraints of time, distance and communication making globe truly small village. Financial sector is

no exception. Numerous factors such competitive cost, customer service, increase in education and income level of customers, cheapness, convenience speed, security, accessibility at the anytime and at anywhere in the world, etc. influence banks to evaluate their technology and assess their electronic commerce and IB strategies. IB is a powerful technological innovation which has the power to increase not only customer satisfaction but also the bank's profitability. It holds the potential to drive the future of banking. It provides various types of new innovative products and/ or services to customers like account enquiry, fund transfer, payment of utility bills, etc. it increases operational efficiencies and reduces costs. Online banking plays. A very important role in capital market transactions too.

The various payment and settlement system through IB in Indian banking system are MIC, Electronic clearing service (ECS), EFT, Centralised funds message services (CFMS), National deferred system (NDS), INFINET, RTGS, etc. out of various ADCs the IB is emerging as a most cost effective and convenient and a delightful channel to the banks as well as customers due to its inherent advantages, electronic banking, also known as electronic funds transfer (EFT), is simply the use of electronic means to transfer funds directly from one account to another, rather than by cheque or cash. You can use electronic funds transfer to, directly deposit your pay check into your bank or credit union bank account.

HISTORY OF E-BANKING IN INDIA

In India, since 1997, when the ICICI bank first offered internet banking services, today, most new-generation banks offer the same to their customers. In fact, all major banks provide e-banking services to their customer. India is still in the early stages of E-banking growth and development competition and changes in technology and lifestyle in the last five years have changed the face of banking. The changes that have taken place impose on banks tough standards of competition and compliance. The issue here is- “where does India stand in the scheme of e-banking. e-banking is likely to bring a host of opportunities as well as unprecedented risks to the fundamental nature of banking in India.

The impact of E-banking in India is not yet apparent. Many global research companies believe that E-banking adoption in India soon would be slow compared to other major Asian countries. Indian E-banking is still nascent, although it is fast becoming a strategic necessity for most commercial banks, as competition increases from private banks and non-banking and services sector, the outlook for the Indian industry remains optimistic.

The reserve bank of India has also set up a “working group on E-banking to examine different aspects of e-banking. The group focused on three major areas of e-banking i.e. (1) technology and security issues (2) legal issues and (3) regulatory and supervisory issues. RBI has accepted the guidelines of the group and they provide a good insight into the security requirements of E-banking.

The importance of the impact of technology and information security cannot be doubted. Technological developments have been one of the key drivers of the global economy and represent an instrument that if exploited well can boost the efficiency and compactivity of the banking sector. However, the rapid growth of the internet has introduced a completely new level of security related problems. The problem here is that since the internet is not a regulated technology and it is

readily accessible to millions of people, there will always be people who want to use it to make illicit gains. The security issue can be addressed at three levels. The first is the security of customer information as it is sent from the customer's pc to the web server. The second is the security of the environment in which the internet banking server and customer information database reside. Third, security measures must be in place to prevent unauthorized users from attempting to log into the online banking section of the website.

SERVICES PROVIDED BY INTERNET BANKING

- ORETAIL banking: The retail banking application is an integration of several functional areas, and enables customers to:
 - Issue demand drafts online
 - Transfer funds to own and third-party accounts
 - Credit beneficiary accounts using the VISA money transfer, RTGS/NEFT feature
 - Generate account statements
 - Setup standing instructions
 - Configure profile settings
 - Use- tax for online tax payments
 - Use – pay for automatic bill payments
 - Interface with merchants for railway and airline reservations
 - Avail DEMAT and IPO services
- CORPORATE BANKING: the online BI corporate banking application provides features to administer and manage corporate accounts online. The corporate module provides roles such as regulator, admin, up loader, transaction maker, authorizer, and auditor. These roles have access to the following functions:
 - Manage users, define rights and transaction rules on corporate accounts
 - Access accounts in several branches with a single sign- on mechanism

- Upload files to make bulk transactions to third parties, supplier, vendor, and tax collection authorities.
- Use online transactional features such as fund transfer to own accounts, third party payments, and draft issues
- Make bill payments over the internet
- Authorize, modify, reschedule, and cancel transactions, based on rights assigned to the user
- Generate account statements
- Enquire on transaction details or current balance
- VALUE ADDED SERVICES
- Tax payments to central and state government through site-to-site integration.
- Supply chain finance (e-VFS electronic vendor finance scheme)
- Direct debit facility
- E collection facilities for:
- Core banking transactions
- Internet bank transactions for incoming RTGS/NEFT transactions
- Internet banking transactions for SBI and associate banks
- Debit facility where suppliers can directly debit their customers account through internet banking
- PRODUCTS & SERVICES
- E- ticketing
- SBIE-tax
- Bill payments
- RTGS/NEFT
- E- payment
- Fund transfer
- Third party transfer
- Demand draft

- Cheque book request
- Account opening request
- Account statement
- Transaction enquiry
- Demat account statement
- Donation

E-TICKETING: -

You can book your railway, air, and bus tickets online tickets through online SBI. To book your train ticket, just log on to irctc.co.in and create an ID there at if you do have one. Submit your travel plan and book the tickets either I-ticket (where the delivery of tickets will be made at your address) or E-tickets (wherein after successful payment transactions, an e-ticket is generated which can be printed any time. For an e-ticket, the details of photo identify card will be required to be filled in) and select State Bank of India in the payment options. You will be redirected to internet Banking site of SBI (www.onlinesbi.com). After submitting the respective ID and password, you can select your account. After a successful debit, railways will generate the ticket. E-ticket can be printed by you whereas the E-ticket will be dispatched by IRCTC at the given address. Services charge @RS.10/- per transaction shall be levied in addition to the cost of the ticket. Cancellation of E-ticket can be done by logging on to IRCTC's site; refund amount will be credited to your account directly within 2-3 days. For cancellation of E-ticket, you shall be required to submit your ticket at a computerized counter of railways and on cancellation; the amount shall be credited back to your account. You can also book your air ticket through the e-ticketing feature. Logon to Indian Airlines website to make a payment for an -ticket through state bank of India, you need to select SBI as the payment option. The payment request will be redirected to internet banking site. The request may be processed based on values sent from the airline's website. Once a transaction is processed, an appropriate

response will be sent to airlines site to update the status of the transaction. You can print the ticket immediately. To book bus tickets to destinations in Karnataka, log on to the KSRTC website.

Provide details about the start and end points of your journey, date of journey and number of tickets. Verify availability of seats on the selected date and confirm the transaction. Select “online SBI to “make the payment. Provide your credentials and select the SBI account that will be debited for the payment. You are provided a KSRTC reference number for your e- ticket.

BILLS PAYMENTS: -

A simple and convenient service for viewing and paying your bills online. No more late payments No more queues No more hassles of depositing cheques. Using the bill payments you can view and pay various bills online, directly from your SBI account. You can pay telephone, electricity, insurance, credit cards and other bills from the comfort of your house or office, 24 hours a day, 35 days a year. Simply logon to <http://www.onlinesbi.com/with> your credentials and register the biller to which you want to pay, with all the bill details. Once the bill is uploaded by the biller, you can make payment online. You can see ‘how do I’ to learn the steps for using the facility. You can also set up auto pay instructions with an upper limit to ensure that your bills are paid automatically whenever they are due. The upper limit ensures that only bills within the specified limit are paid automatically, thereby providing you complete control over these Payments. The -PAY service is an available in various cities across the country and you can now make payments to several billers in your region.

RTGS/NEFT: -

You can transfer money from your state bank account to accounts in other banks using the RTGS/NEFT service. The RTGS system facilitates transfer of funds from accounts in one bank to another on a “real time” and on “gross settlement”

basis. This system is the fastest possible interbank money transfer facility available through secure banking channels in india. RTGS transaction requests will be sent to RBI immediately during working hours post working hours request are registered and sent to RBI on next working day. You can also schedule a transaction for a future date. You can transfer an amount of Rs.1 lac and above using RTGS system. National Electronic Funds Transfer (NEFT) Facilitates transfer of funds to the credit account with the other participating bank. RBI acts as the services provider and transfer the credit to the other bank's account.

E-PAYMENT: -

You can pay your insurance premium, mobile phone bills and also you can purchase mutual fund units by coming from the biller website and selecting state bank of india in the payment "option. LIC PREMIUM: For paying premium of LIC policy logon to www.licindia.com and register your policy details. When the premium is due select state bank of india in the make payment option. SBI mutual FUND: you can invest in the SBI mutual fund schemes online. Logon to www.sbimf.com and select the scheme in which you want to make investment in the payments option select state bank of india CC avenue: enjoy shopping at the CC Avenue shopping mall and purchase from a wide variety of products and services through CC Avenue Certified Vendors. Make payments for your purchases using your internet enabled SBI accounts.

FUND TRANSFER:

The Funds Transfer facility enables you to transfer funds within your accounts in the same branch or other branches. You can transfer aggregating Rs.1 lakh per day to own accounts in the same branch and other branches. To make a funds transfer, you should be an active internet banking user with transaction rights. Funds transfer to PPF account is restricted to the same branch. Just log on to retail section of internet banking site with your credentials and select the funds.

Transfer link under payments/transfer tab. You can see all your online debit and credit accounts. Select the debit account from which you wish to transfer funds and the credit account into which the account is to be credited. Enter the amount and remarks. The remarks will be displayed in your account's statements for this transaction. You will be displayed the last five funds transfer operations on your accounts. On confirming the transaction, you will be displayed a confirmation page with the details of the transaction and the option to submit or cancel the funds transfer request. A reference number will be generated for your record.

THIRD PARTY TRANSFER: -

You can transfer funds to your trusted third parties by adding them as third-party accounts. the beneficiary account should be any branch SBI. Transfer is instant. You can do any number of transactions in a day for amount aggregating Rs.1 lakh. To transfer funds to third party having account in SBI, you need to add and approve a third party, you need to register your mobile number in personal details link under profile section. you will receive a onetime SMS password on your mobile phone to approve a third party. If you do not have a mobile number, third party approval will be handled by your branch. Only after approval of third party, you will be able to transfer funds to the third party. You can set limits for third party transactions made from your accounts or even set limits for individual third parties.

DEMAND DRAFT: -

The internet banking application enables you to register demand drafts requests online. You can get a demand draft from any of your accounts (Savings bank, Current Account, Cash credit or overdraft). You can set limits for demand drafts issued from your accounts or use the bank specified limit for demand drafts. You can opt to collect the draft in person at your branch, quoting a reference to the transaction. A printed advice can also be obtained from the site for your record.

Alternatively, you may request the branch to courier it to your registered address, and the courier charges will be recovered from you.

CHEQUE BOOK REQUEST: -

You can request for a cheque book online. Cheque book can be requested for any of your savings, current, cash credit, and over draft accounts. You can opt for cheque books with 25,50 or 100 cheque leaves. You can either collect it form branch or request your branch to send it by post or courier. You can opt to get the cheque book delivered at your registered address or you can provide an alternate address. Cheque books will be dispatched within 3 working days from the date of request. Just log on to retail section of the internet banking site with your credentials and select the cheque book link under requests tab. You can view all your transaction accounts. Select the account for which you require a cheque book: enter the number of cheque leaves required and the mode of delivery. Then, submit the same.

ACCOUNT OPENING REQUEST: -

It enables you to open a new account online. You can apply for a new account only in branches where you already have accounts. You should have an INB-enabled account with transaction right in the branch. Funds in an existing account are used to open the new account. You can open savings, current, term deposit and recurring deposit accounts of residents, No and NRE types. Just log on retail section of the internet banking site with your credentials and select the new account like under requests tab. You can see all types of accounts. Select the account and account type you wish to open and submit the same. Then, you need to select the branch and enter the initial amount to open the account. You can select any of your accounts for debiting the initial amount. Then, submit the transaction. Your new account opening request will be processed by the branch.

ACCOUNT STATEMENT: -

The internet banking application can generate an online, downloadable account statement for any of your accounts for any date range and for any account mapped to your username. The statement includes the transaction details, opening, closing and accumulated balance in the account. You can generate the online account statement for any date range or for any month and year. The account statement can be viewed online, printed or downloaded as an excel or PDF file. You also have the option to select the number of records displayed in each page of the statement. The option is 25. 50. 75. 100 and ALL.

TRANSACTION ENQUIRY:

It provides features to enquire status of online transactions. You can view and verify transaction details and the current status of transactions. Your VISA transactions can also be viewed separately. Just log on to retail section of the internet banking site with your credentials and select the status enquiry link under the enquiries tab. You will be displayed all online transactions you have performed. To view details of individual transactions, you need to click the transaction reference number link. You are displayed the debit and credit account details. Transaction amount, narration, and transaction status.

DEMAT ACCOUNT STATEMENT:

This enables you to view Demat account statement and maintain such accounts. The bank acts as your depository participant. In the third-party site, you can mark a lien on your demat accounts and use the funds to trade on stock using funds in your SBI savings account. You can view demat account details, and generate the following statements: statement of holding, statement of transactions, statement of billing.

DONATION:

You can make donation to religious and charitable institution by using internet banking of SBI. After selecting the debit account select the religious/charitable institution that you want to offer donation. After successful payment you can print an E-receipt for the donation made.

ADVANTAGES OF ONLINE BANKING: -

Now it is also called on line or home banking electronic banking was started with the use of proprietary software. Following are the important advantages of electronic banking:

1. Paper work Reduced: -

The traditional procedure of banking is manual and paper based. Electronic banking is gradually replacing the paper transactions in the banks which has reduced the paper work.

2. Easy Transaction: -

Electronic banking has reduced the problems of the customers like writing cheques, filing taxes, and transforming of cash. Now in ATM facility there is no need of cheque book.

3. Security: -

Electronic banking provides the safe system of payment. Now transactions are made in the accounts through internet.

4. Saving of Time: -

Electronic banking has saved the time and money of the customers and the bank. Now burden of work on bank employees has been also reduced were hired at higher wages, so operating cost was very high. Now by using electronic banking the number of employees has been reduced.

5.Reduction In cost: -

In case of manual banking, large number of employees were hired at higher wages, so operating cost was very high. Now by using electronic banking the number of employees has been reduced.

6. Market Expended: -

Due to electronic banking, national international market of various goods and services has been expended. Now we can purchase and make payment in any place in the world.

7. Increase In customers: -

As the banking industry is expanding due the modern facilities, it is attracting more and more customers. So, number of customers are increasing day by day.

8. Branches Reduced: -

Now there is no need to open the branches on every place in the city because due to electronic banking facilities, there is no rush of customers in the banks. Because there is no need to visit the bank physically. So heavy cost of opening the new branches has ben reduced and facilities are provided at low cost.

9.Checking of Account: -

Every customer can check his balance of account sitting at home and make the payments without travelling. It saves his time and expenses.

10. Utility Bills payment: -

Bills, like telephone, gas, electricity, and water can be easily paid to the concerned departments without going to the bank physically. Even he is sitting in any other country, he can make the payment.

11. Transferring of Money: -

There is no need of writing the deposit slip cheques and drafts. By using the electronic banking money can be transferred easily. You may need to do a rapid money transfer to a client or vendor, you may need to transfer money from one account to another. Instead of sending a registered cheque and waiting for it to clear, you may securely transfer the money online.

12. credit cards: -

It is also very important facility for the customers that he can purchase the goods a can make the payment by using the credit cards.

DISADVANTGES OF ONLINE BANKING: -

No one type of bank can be the best at everything. Despite their many advantages, there are some drawbacks to using online banks as well. Here are some of the downsides of working with an online bank:

1. Technology issues
2. Security issues
3. Inefficient at complex transactions
4. No relationship with personal banker
5. Inconvenient to make deposits

1. Technology Issues: - In many ways, an online bank is only as good as your or their internet connection. If there is a power outage, or if servers go down, you might not have any access to your account whatsoever. While some banks offer phone number for customer service, it might be overwhelmed if online access is down. With a real bank, you can always find someone to talk to in the branch.
2. Security Issues: - while many online banks are reputable and well-established, sometimes it can be hard to feel comfortable with a bank that does not have a physical presence, particularly when large sums of money

are involved. If a website suddenly folds up, what will happen to your money? There is also the risk of identity theft or actual theft if someone gains unauthorized access to your account via a hacked or stolen password or log-in credentials.

3. Inefficient at complex Transactions: - Online banks might be also to transfer money between accounts or pay bills, but you might be more comfortable with an international, bricks-and-mortar bank if you have complex transactions. Worldwide, business-oriented banks like chase have global transaction capabilities, such as the ability to send payments to more than 35 different currencies worldwide, that online banks might not be able to muster. Without a real-world presence, not online banks cannot even offer the services of a notary public, which require an in-person visit and necessary for most important financial transactions like buying a home.
4. No Relationship with Personal Banker: - Over time, you can develop a relationship with a personal banker if you visit a traditional bricks-and-mortar location. If you are dealing with an online bank, on the other hand, you are typically handed off to an anonymous customer service agent who I unlikely to know you from the next customer. If you are really in a bind, financially speaking, having a relationship with someone who can help and who knows you well can be a major advantage over a strictly online banking relationship.
5. Inconvenient to Make Deposits: - It might seem counterintuitive that a bank, whose purpose is to attract assets, makes it hard for customers to make deposits, but that can be true in the case of some online banks. With an online bank, you cannot simply drop off cash or a check at a local branch. In fact, some online banks, like Ally bank, will not accept cash deposits at all. Using Ally bank as an example, to make a deposit you will to mail a check, transfer money from another bank or another account, or use the bank's e-check deposit service.

INTRODUCTION TO ICICI BANK: -

Industrial Credit Investment Corporation of India (ICICI) Bank Limited is an Indian multinational banking and financial service company. It has its corporate office in Mumbai, Maharashtra and was established on 5th January 1994. The banks have 5275 branches and 15,589 ATMs across India it has a brand presence in 17 Countries worldwide.

Its subsidiaries are present in the UK and Canada and its branches in USA, Bahrain, Singapore, Qatar, Hang Kong, Oman, Dubai International Finance Centre, China, and South Africa. ICICI bank also has representative offices in the United Arab Emirates, Malaysia, Indonesia, and Bangladesh. It is UK subsidiary has branches in Germany and Belgium. In 1998, ICICI bank launched internet banking services and in 1999 it become the first Indian company and the first bank to be listed on NYSE. ICICI bank also helped set up the Credit information Bureau of India Limited (CIBIL).

Type	Public
Industry	Banking, financial services
Founded	5 January 1994; 26 years
Area served	Worldwide
Key people	Girish Chandra Chaturvedi
Products	Retail banking, corporate banking
Revenue	Rs. 91,246,94 crores
Operating	Rs. 20,711 crores
Net income	Rs. 6,709 crores
Total assets	Rs.1,007.068 crore
Number of employees	84,922(2019)

ICICI BANK AWARDS: -

In 2018, ICICI bank won the Celente Model Bank Awards in the Emerging Innovation category. It also won the Best Retail Bank award for India at the Asian Banker Excellence in Retail Financial services International Awards for the 5th consecutive time. It also won the maximum awards in the same year and the Indian Banks' Association (IBA) awards.

ICICI Capital Ltd.

Its products are

- RBI Bonds
- E-invest (ICICI Direct. Com)
- Fixed Funds
- Mutual Funds
- Bonds
- Demat
- Equity IPO

ICICI Offerings: -

ICICI Bank offers various services to the public in India and abroad. Mentioned below are some of their services with a brief description. Check their annual revenue here.

ICICI BANK.

ICICI PRUDENTIAL LIFE INSURANCE.

ICICI SECURITIES LIMITED.

ICICI LOMBARD GENERAL INSURANCE COMPANY.

ICICI Prudential Life Insurance

This is a joint venture between ICICI bank and prudential Corporation Holdings Limited. It was established in 2001 and has been one of the most successful services in the private life insurance sector. It was ranked #1 four times in the most valuable Life insurance brands in India as per the brands Top 50 Most valuable Indian Brands 2014, 2015, 2016, and 2017. ICICI Securities Ltd it offers a wide range of financial services, investment banking, retail broking, institution broking, private wealth management, product distribution. It has also registered with the monetary Authority of Singapore and has a branch office there. It is headquartered in Mumbai and has subsidiaries in New York too.

ICICI Lombard general Insurance Company: -

ICICI Lombard is the largest private-sector non-life insurer in India Customers get services regarding motor, health, crop-/whether, institutional broking, retail broking, private health management and many more. ICICI Lombard won the ATD (association of Talent Development) Award for the 5th time in 2017. Among the top 2 companies that maintained their positions in top 10 that year was ICICI Lombard. It was also awarded the golden peacock National Training Award in the same year. ICICI Lombard General Insurance Company Limited is a Joint venture between ICICI Bank limited and the US- based \$ 2 billion Fairfax Financial Holdings Limited, ICICI Bank is India's second largest bank; while Fairfax Financial Holdings is a diversified financial corporate engaged in general insurance, reinsurance, insurance claims management and investment management. Lombard Canada Ltd, a group company of Fairfax Financial Holdings Limited, is one of Canada's oldest property and casualty insurers. ICICI Lombard General Insurance Company received regulatory approvals to commerce general insurance business in August 2001.

ICICI Securities primary Dealership Limited: -

It is the largest dealer in government securities in India. It deals in institutional sales and trading, resource mobilisation, portfolio management services and research. ICICI Securities Primary Dealership was awarded as Top Bank Arranger Investors' Choices for Government Primary Issues in India by Triple A Asset.

ICICI Offering Share Price NSE: -

ICICI's shares is one of the favourites among the investors. The share prices depend on the day-to-day change in the Market.

Mentioned below are share prices as listed on the National Stock Exchange (NSE).

ICICI Bank Company History: -

ICICI Bank is India's largest private sector bank by consolidated assets. ICICI Bank Ltd was incorporated in the year 1994 as a part of the ICICI group with the name ICICI Banking Corporation Ltd. The initial equity capital was owned 75% by ICICI and 25% by SCICI Ltd a diversified finance and shipping finance lender of which ICICI owned 19.9% at December 1996. Pursuant to the merger of SCICI into ICICI Bank became a wholly-owned subsidiary of ICICI. In September 10 1999 the name of the Bank was changed from ICICI Banking Corporation Ltd to ICICI Bank Ltd in March 10 2001 ICICI Bank acquired Bank of Madura an old private sector bank in an all-stock merger. ICICI Ltd along with their wholly owned retail finance subsidiaries namely ICICI Capital Services Ltd and ICICI Personal Financial Services Ltd amalgamated with the Bank with effect from May 3 2002. In May 2003 the bank acquired the entire paid-up capital of Transamerica Apple Distribution Finance Pvt Ltd (now known as ICICI Distribution Finance Pvt Ltd) which primarily engaged in financing in the two-wheeler segment. In September 12 2003 the Bank incorporated ICICI Bank

Canada as a 100% subsidiary company. In May 2005 the Bank acquired the entire paid-up capital of Investitsionno-Kreditny Bank a Russian bank with their registered office in Balaban Ovo in the Kaluga region and a branch in Moscow. Thus, IKB became a subsidiary of Bank with effect from May 19 2005. In August 2005 the Bank acquired additional 6% of the equity share capital of Prudential ICICI Asset Management Company Ltd and Prudential ICICI Trust Ltd from Prudential Corporation Holdings Ltd and thus these two companies became the subsidiaries of the Bank. During the year 2006-07 ICICI Bank Canada incorporated ICICI Health Management Inc as a subsidiary company. In April 2007 Sangli Bank Ltd merged with the Bank with effect from April 19 2007. In 2007 June the Bank entered into an agreement with networking solutions provider GTL Ltd to lease out their call centre facility at Mahape worth of around Rs 100 crore for a period of 25 years. During the year 2007-08 the Bank increased their branches & extension counter from 755 Nos to 1262 Nos including the addition of about 200 branches through the merger of Sangli Bank. They increased their ATM network from 3271 ATMs to 3881 ATMs. They launched mobile banking service enabling a wide range of banking transactions using the mobile phone. During the year 2008-09 the Bank increased their branches & extension counter from 1262 Nos to 1419 Nos. They also received licenses for 580 additional branches from RBI. They increased their ATM network to 4713 ATMs from 3881 ATMs. In April 22 2009 ICICI Prudential Pension Funds Management Company Ltd was incorporated as a subsidiary company of ICICI Prudential Life Insurance Company Ltd. During the year 2009-10 the Bank increased their branches & extension counter from 1419 Nos to 1707 Nos. They also increased their ATM network from 4713 ATMs to 5219 ATMs. ICICI Wealth Management Inc. a subsidiary of ICICI Bank Canada has been dissolved effective December 31 2009. In January 2010 the Bank and First Data a company engaged in electronic commerce and payment services formed a merchant acquiring alliance and a new entity named ICICI Merchant Services 81% owned by First Data was formed

which acquired ICICI Bank's merchant acquiring operations for a total consideration of Rs. 3744 million. In May 2010 the Bank approved the scheme of amalgamation of Bank of Rajasthan Ltd with the Bank through share-swap in a non-cash deal that values the Bank of Rajasthan at about Rs 3000 crore. Each 118 shares of Bank of Rajasthan will be converted into 25 shares of ICICI Bank Ltd. In August 2010 as per the scheme of amalgamation Bank of Rajasthan was amalgamated with the Bank with effect from the close of business on 12 August 2010. The merger of Bank of Rajasthan added over 450 branches to the network. Including these their branch network increased from 1707 branches at March 31 2010 to 2529 branches at March 31 2011. They also increased their ATM network from 5219 ATMs at March 31 2010 to 6055 ATMs at March 31 2011. On 19 May 2011 ICICI Bank announced that the bank through its Dubai branch successfully priced an issuance of 5.5-year fixed rate notes in aggregate principal amount of US\$ 1 billion. The offering had an order book of US\$ 2.70 billion with strong interest from over 220 investors. On 16 August 2012 ICICI Bank announced that the bank through its Dubai branch successfully priced an issuance of 5.5-year fixed rate notes in an aggregate principal amount of US\$750 million. The offering was oversubscribed by 7.6 times and had an order book of US\$ 5.7 billion. On 26 November 2012 ICICI Bank through its Dubai branch successfully launched and priced a US\$ 250 million tap of its US\$ 750.0 million 4.70% 2018 notes originally issued in August 2012. The offering was oversubscribed by 5.6 times and had an order book of US\$ 1.4 billion. On 22 August 2013 ICICI Bank announced an increase of 0.25% in its base rate to 10% p.a. from 9.75% p.a. with effect from 23 August 2013. The bank also announced an increase of 0.25% in its benchmark prime-lending rate and in its Floating Reference Rate (FRR) for consumer loans (including home loans) with effect from 23 August 2013. On 23 January 2014 ICICI Bank signed an agreement for a USD 200 million Line of Credit with The Export-Import Bank of Korea (Korea Exim bank). The Board of Directors of ICICI Bank Limited at its meeting held on 9 September 2014 considered and

approved the sub-division (split) of one equity share of the bank having a face value of Rs 10 into five equity shares of face value of Rs 2 each. The Board of Directors of ICICI Bank at its meeting held on 5 December 2014 approved a proposal for the sale of ICICI Bank's shareholding in ICICI Bank Eurasia Limited Liability Company (IBEL) a non-material wholly-owned banking subsidiary in Russia to Sovcombank an unrelated third-party Russian bank. On 7 April 2015 ICICI Bank announced a reduction of 0.25% in its base rate to 9.75% p.a. from 10% with effect from 10 April 2015. Simultaneously the bank announced a reduction in interest rates for some tenors of retail fixed deposits. ICICI Bank announced a reduction of 0.05% in its base rate to 9.7% p.a. from 9.75% p.a. with effect from 26 June 2015. On 1 October 2015 ICICI Bank announced a reduction of 0.35% in its base rate to 9.35% p.a. from 9.7% p.a. with effect from 5 October 2015. The Board of Directors of ICICI Bank at its meeting held on 30 October 2015 approved the sale of 9% shareholding in its subsidiary ICICI Lombard General Insurance Company to its joint venture partner Fairfax Financial Holdings Limited. Upon completion of the transaction ICICI Bank will hold approximately 64% stake and Fairfax will hold about 35% stake in ICICI Lombard General Insurance Company. The Board of Directors of ICICI Bank at its meeting held on 16 November 2015 approved the sale of 6% shareholding in its subsidiary ICICI Prudential Life Insurance

Company comprising the sale of 4% to Premji Invest & its affiliates and 2% to Compass vale Investments Pte Ltd an indirectly wholly-owned subsidiary of the Singapore-based investment company Temasek. Upon completion of the transaction ICICI Bank will hold approximately 68% stake in ICICI Prudential Life Insurance Company. Prudential Plc ICICI Bank's joint venture partner will maintain its current share of approximately 26%. On 14 January 2016 ICICI Bank announced that it crossed the milestone of disbursing mortgage loans of over Rs 1 lakh crore a first among private sector banks in the country. On 14 March 2016 ICICI Bank through its Dubai branch priced an issuance of 10-year fixed rate

notes of an aggregate principal amount of US\$ 700 million. The notes carry a coupon of 4% and were offered at an issue price of 99.592. On 18 July 2016 ICICI Bank announced that its subsidiary company ICICI Prudential Life Insurance Company has filed a draft red herring prospectus with the Securities and Exchange Board of India for a public offer of up to 18.13 crore equity shares representing approximately 12.65% of its equity share capital through an offer for sale by ICICI Bank. On 9 September 2016 ICICI Bank announced that the bank has entered into a subscription agreement to acquire 10% shareholding in Resurgent Power Ventures Pt. Limited a power platform created to facilitate investment in power projects in India by ICICI Group and Tata Group with Caisse de depot et placement du Quebec (CDPQ) of Canada Kuwait Investment Authority and State General Reserve Fund of Oman as partner investors. On 2 January 2017 ICICI Bank announced a reduction of 0.7% in marginal cost of funds-based lending rates (MCLR) with effect from 3 January 2017. On 2 March 2017 ICICI Bank through its Dubai branch priced an issuance of 5.5-year fixed rate notes for an aggregate principal amount of \$300 million. The Board of Directors of ICICI Bank at its meeting held on 3 May 2017 recommended issue of bonus shares in the ratio of 1:10. On 15 May 2017 ICICI Bank announced reduction of interest rates by up to 30 basis points for home loans up to Rs 30 lakh in its bid to boost affordable housing in the country. On 5 June 2017 the Board of Directors of ICICI Bank approved the sale of a part of its shareholding in ICICI Lombard General Insurance Company in an initial public offering by ICICI Lombard General Insurance Company subject to requisite approvals and market conditions. On 14 July 2017 ICICI Bank announced that its subsidiary company ICICI Lombard General Insurance Company Limited has filed a draft red herring prospectus with the Securities and Exchange Board of India for a public offer of up to 8.62 crore equity shares representing approximately 19% of its equity share capital through an offer for sale of up to 3.17 crore equity shares by ICICI Bank and up to 5.44 crore equity shares by FAL

Corporation. ICICI Bank announced a reduction in interest on Savings Bank account by 50 basis points to 3.5% from 4% with effect from 19 August 2017 on deposits below Rs 50 lakh. Interest rate on deposits of Rs 50 lakh and above was kept unchanged at 4%. On 7 November 2017 the Board of Directors of ICICI Bank approved the sale of a part of its shareholding in ICICI Securities in an initial public offering by ICICI Securities subject to requisite approvals and market conditions. On 15 December 2017 ICICI Bank announced that it is selling 6.44 crore shares of its subsidiary company ICICI Securities through IPO of ICICI Securities. In this regard ICICI Securities Limited has filed a draft red herring prospectus with Securities and Exchange Board of India for a public offer of up to 6.44 equity shares of face value of Rs 5 each representing approximately 20% of its equity share capital as on date. On 7 December 2017 ICICI Bank through its Dubai branch priced an issuance of 10-year fixed rate notes for an aggregate principal amount of US\$ 500 million. The notes carry a coupon of 3.8% and were offered at an issue price of 99.728. The bank's consolidated total assets stood at US\$ 156.8 billion as on 30 September 2017. The bank and their subsidiaries offer a wide range of banking and financial services including commercial banking retail banking project and corporate finance working capital finance insurance venture capital and private equity investment banking broking and treasury products and services. They offer through a variety of delivery channels and through their specialised subsidiaries in the areas of investment banking life and non-life insurance venture capital and asset management. ICICI Bank had a network of 4856 branches and 13792 ATMs as on 30 September 2017. ICICI Bank is present across 17 countries including India. The bank's equity shares are listed in India on Bombay Stock Exchange and the National Stock Exchange of India Limited and their American Depositary Receipts (ADRs) are listed on the New York Stock Exchange. The bank is the first Indian Bank listed on New York Stock Exchange. During the fiscal 2018 the bank sold its stake of 7% in ICICI Lombard General

Insurance Company Ltd and 20.78% stake in ICICI Securities Ltd through IPO. During the FY 2017-18 total assets for standalone entity increased by 13.9% from Rs 7717.91 billion at 31 March 2017 to Rs 8791.89 billion at 31 March 2018. Total advances increased by 10.4% from Rs 4642.32 billion at 31 March 2017 to Rs 5123.95 billion at 31 March 2018. The consolidated assets of the Bank and its subsidiaries and other consolidating entities increased from Rs 9857.25 billion at March 31 2017 to Rs 11242.81 billion at March 31 2018. As on 31 March 2018 the bank had a branch network of 4867 branches and ATM network of 14367 ATMs under its fold. During the fiscal 2019 total assets for standalone entity has increased by 9.7% from Rs 8791.89 billion at 31 March 2018 to Rs 9644.59 billion at 31 March 2019. Total advances increased by 14.5% from Rs 5123.95 billion at 31 March 2018 to Rs 5866.47 billion at 31 March 2019 primarily due to an increase in domestic advances by 16.9%. The consolidated assets of the Bank and its subsidiaries and other consolidating entities increased from Rs 11242.81 billion at March 31 2018 to Rs 12387.94 billion at March 31 2019. The bank had a branch network of 4874 branches and ATM network of 14987 ATMs as on 31 March 2019. The bank has focussed on its strategic objective of risk calibrated profitable growth during the fiscal 2020. The core operating profit of the bank grew by 21.5% during the fiscal 2020. The Bank made progress on increasing the granularity of its portfolio and enhancing the customer franchise during the year. Retail loans as a proportion of total loans increased from 60.1% at March 31 2019 to 63.2% at March 31 2020. Including non-fund based outstanding the proportion of retail portfolio increased from 46.9% at March 31 2019 to 53.3% at March 31 2020. The Bank has repositioned its international franchise to focus on non-resident Indians for deposits wealth and remittances businesses with digital and process decongestion as a key enabler. Total assets for standalone entity increased by 13.9% from Rs 9644.59 billion at March 31 2019 to Rs 10983.65 billion at March 31 2020. Total advances increased by 10.0% from Rs 5866.47 billion at March 31 2019 to Rs 6452.90 billion at March 31 2020 primarily due to an

increase in domestic advances by 12.9% offset in part by a decrease in overseas advances by 14.4%. The loan growth was impacted during the end of fiscal 2020 due to Covid-19 pandemic. The consolidated assets of the Bank and its subsidiaries and other consolidating entities increased from Rs12387.94 billion at March 31 2019 to Rs 13772.92 billion at March 31 2020. The bank has added 1151 branches and ATMs during the fiscal 2020 and the total number of branches and ATMs as on 31 March 2020 has risen to 21012. Total assets increased by 12.0% from Rs 10983.65 billion at 31 March 2020 to Rs 12304.33 billion at 31 March 2021. Total advances increased by 13.7% from Rs 6452.90 billion at 31 March 2020 to Rs 7337.29 billion at 31 March 2021 primarily due to an increase in domestic advances by 17.7% offset in part by a decrease in overseas advances by 30.3%. Total deposits increased by 21.0% from Rs 7709.69 billion at 31 March 2020 to Rs 9325.22 billion at 31 March 2021. Term deposits increased by 18.4% from Rs 4231.51 billion at 31 March 2020 to Rs 5008.99 billion at 31 March 2021. Current and savings account (CASA) deposits increased by 24.1% from Rs 3478.19 billion at 31 March 2020 to Rs 4316.23 billion at 31 March 2021. The Average CASA deposits increased by 18.9% from Rs 2814.37 billion at fiscal 2020 to Rs 3346.32 billion at fiscal 2021. The Borrowings decreased by 43.7% from Rs 1628.97 billion at 31 March 2020 to Rs 916.31 billion at 31 March 2021. The consolidated assets of the Bank and its subsidiaries and other consolidating entities increased from Rs 13772.92 billion at 31 March 2020 to Rs 15738.12 billion at 31 March 2021. The Consolidated advances increased from Rs 7062.46 billion at 31 March 2020 to Rs 7918.01 billion at 31 March 2021. On 15 August 2020 the bank has allotted 418994413 equity shares of face value Rs 2 each to eligible qualified institutional buyers at the issue price of Rs 358 per equity share including a premium of Rs 356 per share. The Bank had a branch network of 5266 branches and an ATM network of 14136 ATMs at 31 March 2021. The Bank had a network of 5268 branches and 14141 ATMs at 30 June 2021. In accordance with the Scheme of Arrangement (Scheme) between ICICI

Lombard General Insurance Company limited and Bharti AXA General Insurance Company limited as approved by Insurance Regulatory and Development Authority of India on 03 September 2021 assets and liabilities of Bharti AXA's general insurance business vested with ICICI General on the Appointed Date of 01 April ICICI General issued two fully paid up equity shares of Rs 10 each to the shareholders of Bharti AXA for every 115 fully paid up equity shares of Rs 10 each. Subsequent to issuance of equity shares to Bharti AXA shareholders the bank's shareholding in ICICI Lombard General Insurance reduced to below 50%.The Bank had a network of 5277 branches and 14045 ATMs at 30 September 2021.The total deposits grew by 16% year-on-year to Rs 1017467 crore (USD 136.9 billion) as at 31 December 2021 and Average CASA ratio was 45% of inQ3 of FY2022.Also domestic loan portfolio grew by 18% year-on-year during the bank had a network of 5298 branches and 13846 ATMs at 31 December 2021.

CHAPTER 2: - RESEARCH METHDOLOGY

Research Methodology

2.1 Objective of the Study

1. To know what is the role of Internet in banking sector.
2. To know what are the challenges of online banking.
3. To know about the activities being provided by online banking system.
4. To study the awareness of internet banking among the customer of ICICI Bank.
5. To access the degree of customer satisfaction relating to E-banking services.

2.2 Scope of study

1. The study will be able to reveal the preferences, need, perception, of the customer regarding the E - Banking services.
2. It also helps the Banks to know whether the E- Banking services can really satisfy the customer needs.

2.3 Limitations of study

1. This study is based on the prevailing respondent's satisfaction. But their satisfaction may change according to time, fashion, need etc.
2. ICICI Bank are providing different E- Banking services and acceptance to their current holders.

2.4 Types of Research

The research is primarily both exploratory as well as descriptive in nature. The sources of information are both Primary & Secondary.

A well-structured questionnaire was prepared to collect the perception of the respondent, through this questionnaire.

2.5 Research Method

Research can be defined as systematized effort to gain new knowledge. Research is carried out by different methodology, which has their own pros and cons.

Research methodology is a way to solve research problem along with the logic behind them. Thus, when we talk of the research methodology, we not only take of research method but also context of our research study and explain why we are using a particular method or techniques and why we are not using other so that research result is capable of being evaluated either by the researchers himself or by others.

2.6 Types of Data

The data is collected from the following sources: -

1. Primary Data: -

Primary data is the first-hand data which is collected from the number of respondents. Here structured questionnaire was used to collect primary data through surveys.

2. Secondary Data: -

Secondary data has been collected for other for other useful resources & information essentially required in order to successfully complete the project report & company figures from the internet, books, magazines as well as newspaper.

2.7 Sample Size

Sample Size- 80 consumers has been selected as a sample size for research

2.8 Sample Method

1. Sample Method

Random sampling is used for research project.

2. Data representation technique and tools

Columns charts & pie charts has used for the Representation.

2.9 Data collection method

1. Survey Method

2. Survey Instrument: - Questionnaire

3. Method of Survey: - Through the Personal Interaction with the help of Questionnaire.

CHAPTER 3: REVIEW AND LITERATURE

Rangana, V. Kasturi and Lee, Katharine L., (2012), “Mobile Banking for the Unbanked “, The case describes in detail the workings of two mobile banking operators in Africa- WIZZIT in South Africa and M-PESA in Kenya. It explores the dimensions of strategy that make for success in the market for the unbanked. It raises questions regarding the portability of the model to other countries and settings.

V. Raja, Joe A. (2012), “Global e-banking scenario and challenges in banking system”, This paper is an attempt to explore the various levels of internet banking services provided by banks using the secondary data. It also compares the traditional banking systems with net banking. It lists out the various advantages of internet banking and the successful security measures adopted by different banks for secured banking transactions. It also analyses how E-banking can be useful for banking industry during this global financial meltdown.

Van B., Paul, Veloso, Francisco M. and Oliveira, P., (2012), “Innovation by Users in Emerging Economies: Evidence from Mobile Banking Services”, This paper examined the extent to which users in emerging economies innovate, and whether these innovations are meaningful on a global stage. To study this issue, the researcher conducted an empirical investigation into the origin and types of innovations in financial services offered via mobile phones, a global, multi-billion-dollar industry where emerging economies play an important role. The researcher used the complete list of mobile financial services, as reported by the GSM Association (GSMA), and collected detailed histories of the development of the services and their innovation process. Analysis of this study shows that 85% of the innovations in this field originated in emerging markets. The researcher also concludes that at least 50% of all mobile financial services were pioneered by users, approximately 45% by producers, and 5% jointly by users and producers. Additionally, services developed by users diffused at more than double the rate of producer-innovations. Finally, the researcher observed that

three- quarters of the innovations that originated in emerging markets have already diffused to OECD countries and that the (user) innovations are therefore globally meaningful.

Nel J., Boshoff C., Reletting T., (2012), “Exploiting the technology cluster effect to enhance the adoption of WIG mobile banking among low-income earners” This study investigated the attitude formation of low-income, non-users of Wireless Internet Gateway (WIG) mobile banking, by including use of the Short Message Services (SMS) as a moderator of attitude formation. A non-probability sample of 465 South African non-users of mobile banking was drawn and clustered into High users and Low users of the SMS, based on the average number of text messages sent in a week. The moderating effect of "use of the SMS" was investigated by means of a structural equation modelling multi-group analysis. The findings revealed that the influence of Ease of use on Attitude and of Self-efficacy on Ease of use were stronger for High users and significantly different from Low users, while the opposite was true for the influence of Facilitating conditions on Usefulness.

Oliveira P., Eric V. H., (2011), “Users as service innovators: The case of banking services” Found that 55% of today's computerized commercial banking services were first developed and implemented by non-bank firms for their own use, and 44% of today's computerized retail banking services were first developed and implemented by individual service users rather than by commercial financial service providers. Manual precursors to these services – manual procedures that carried out functions like computerized services in our sample – were almost always developed by users as self-services.

Mas I., Dan R., (2011), “Scaling Mobile Money”, Retail payment systems require scale to get off the ground and struggle to grow incrementally. This is due to three factors: (i) Network effects: when it comes to payment systems, the value

of joining a network is directly proportional to the number of people already on it; (ii) Chicken and-egg trap: in order to grow, these systems must aggressively attract both customers and cash-in/cash-out merchants in tandem, otherwise, merchants will stop offering the service due to low transaction revenue and customers will not join the system because they cannot access a convenient outlet; (iii) Trust: customers have to become comfortable going to non-bank retail outlets to meet their cash-in/out needs and initiating transactions through their mobile phones. Until a deployment serves a large number of customers, people will lack trust in the new system, because they know few who can vouch for it. To overcome these barriers, mobile money deployments need to reach a critical mass of customers as quickly as possible, lest they get stuck in the sub-scale trap'. To do this, they need to get three things right. First, they must create enough urgency in customers' minds to learn about, try and use the service. Second, they must invest heavily in above and below the line marketing to establish top of mind awareness of (and trust in) the service among a large segment of the population. And, third, they must incur considerable customer acquisition costs (beyond marketing and promotion) to ensure that their cash-in/out merchants are adequately incentivized to promote the service.

Traynor P., Amruta C., Rao V., Jaeger T., McDaniel P., Porta T. L., (2011), "From mobile phones to responsible devices" Mobile phones have evolved from simple voice terminals into highly-capable, general-purpose computing platforms. While people are becoming increasingly more dependent on such devices to perform sensitive operations, protect secret data, and be available for emergency use, phone operating systems are not ready to become mission-critical systems. Through a pair of vulnerabilities and a simulated attack on a cellular network, we demonstrate that there is a myriad of unmanaged mechanisms on mobile phones, and that control of these mechanisms is vital to achieving reliable use. Through such vectors, mobile phones introduce a variety of new threats to

their own applications and the telecommunications infrastructure itself. In this paper, we examine the requirements for providing effective mediation and access control for mobile phones. We then discuss the convergence of cellular networks with the Internet and its impact on effective resource management and quality of service. Based on these results, we argue for user devices that enable predictable behaviour in a network—where their trusted computing bases can protect key applications and create predictable network impact.

Ahmed S. M, Shah J. R., Md. A. I., Samina M., (2011), “Problems and prospects of mobile banking in Bangladesh” This study revealed that 61 % respondents think it saves time than traditional banking, the highest number of respondents use mobile banking for “Air-time topup” service, that is 21%, out of 120 respondents 56% replied it is less costly than traditional banking, 100% respondents did agree that it is speedy, and 38% respondents are upper class. Although this concept is new in Bangladesh but its potentiality is high. From this research, other researchers and policy makers will get an insight about the problems and prospects of mobile banking in Bangladesh.

Lin H. F. (2011), “An empirical investigation of mobile banking adoption: The effect of innovation attributes and knowledge-based trust”, This study developed a research model to examine the effect of innovation attributes (perceived relative advantage, ease of use and compatibility) and knowledge-based trust (perceived competence, benevolence and integrity) on attitude and behavioural intention about adopting (or continuing to use) mobile banking across potential and repeat customers. Based on a survey of 368 participants (177 for potential customers and 191 for repeat customers), this study uses a structural equation modelling approach to investigate the research model. The results indicate that perceived relative advantage, ease of use, compatibility, competence, and integrity significantly influence attitude, which in turn lead to behavioural intention to adopt (or continue-to-use) mobile banking. Additionally, by using multi-group

analysis with t-statistics, the results found that the antecedents of attitude toward mobile banking differ between potential and repeat customers.

Mas I., (2011), “Capturing the Potential of M-Payments for the „Unbanked”, This article discusses the potential of using mobile phones to greatly increase access to financial services in developing countries, and reviews the main success factors in a mobile banking project.

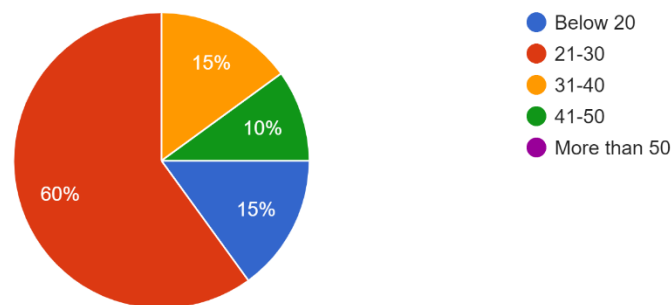
Dube T., Kosmas N., Collins M., Lloyd C., (2011), “Adoption and Use of SMS/Mobile Banking Services in Zimbabwe: An Exploratory Study” The findings showed that although SMS banking was first launched in 2004, the service was still in its infancy. Evidence showed that accessibility and affordability were the major drivers to the adoption of SMS banking. The research confirmed the assertion that the appeal is more about accessibility and affordability in developing countries. This has been exacerbated by the lack of regulation for electronic banking in Zimbabwe. The study recommended an increased awareness campaign by banks and development of policy and regulation for electronic banking in Zimbabwe.

Alain Y. C., Keng B. O., Binshan L., Boon I. T., (2010) "Online banking adoption: an empirical analysis" showed that perceived usefulness, trust, and government support all positively associated with the intention to use online banking in Vietnam. Contrary to the technology acceptance model, perceived ease of use was found to be not significant in this study.

CHAPTER 4: - DATA ANALYSIS AND INTERPRETATION

Age Group

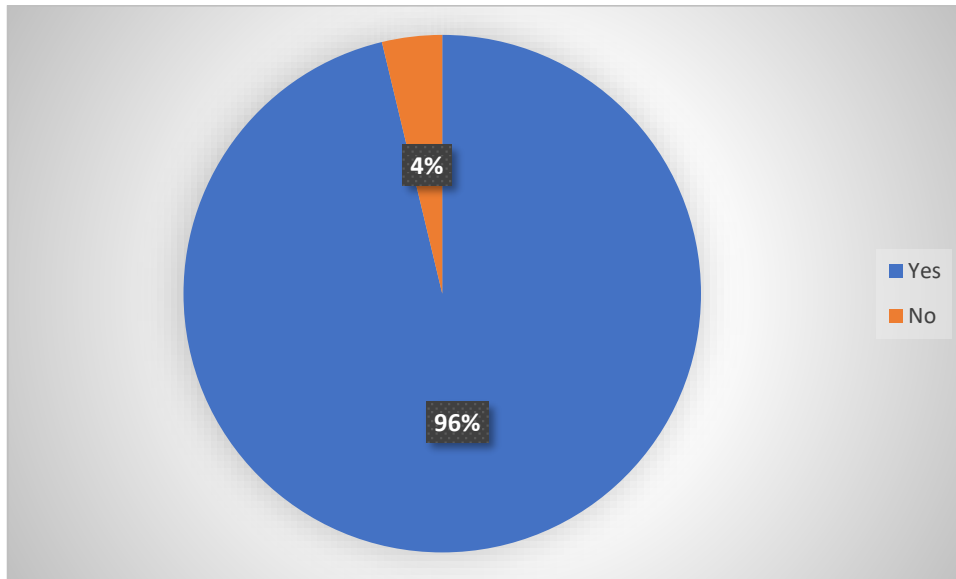
Sr. No.	Age	No. of respondents
1	Below 20	12
2	21-30	48
3	31-40	12
4	41-50	8
5	More than 50	0



Interpretation:

The above diagram represents the aged group of the people who are using the Internet banking. The age group between 21-30 is the highest percentage in aged person using the Internet banking. The age group more than 50 is the lowest percentage in the diagram. The people in the aged group below 20 for using the internet banking is 15%. The people in the aged group 21-30 is 60%. The people in the aged group 31-40 are 15%. The people in the aged group 41-50 are 10% and for more than 50 is 0%.

1. Do you think that E-Banking services is necessary in present scenario?

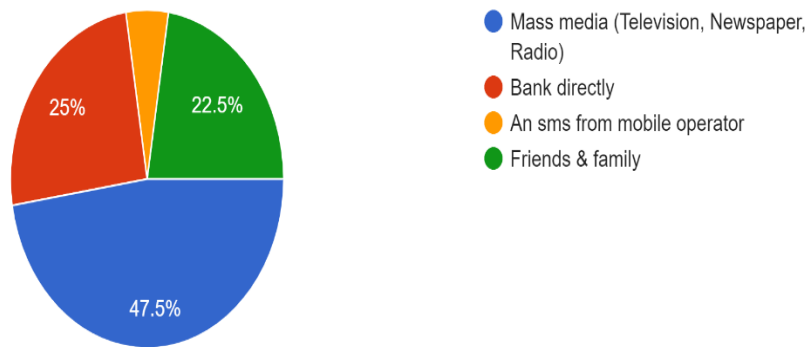


Interpretation

As shown in the above diagram, The E-Banking services in the present scenario is essential in today generation. Out of total response the no. of people using E-Banking services used is 96% & the no. of people not using the E-Banking services is 4%.

2. Where do you hear about Internet banking services?

Sources	No. of respondents
Mass Media (Television, Newspaper, Radio)	38
Bank directly	20
An SMS from mobile operator	4
Friends & family	18

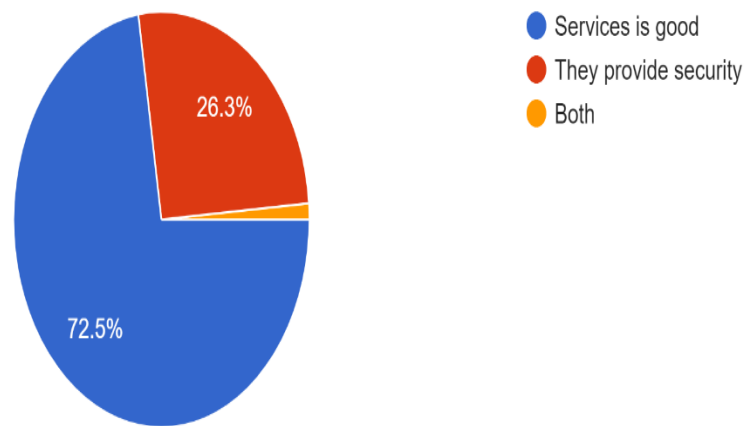


Interpretation:

The diagrams interpreted the sources of information where the bank customer get to know about the E-banking services. There are various sources such as Mass Media, Bank directly, an SMS from bank directly & Friends or Family. The no. of customer getting the information from Mass Media (Television, newspaper, radio) is 47.5%. The no. of customer getting the information from bank directly is 25%. The no. of customer getting the information from an mobile operator through an SMS is 4%. And the no. of customer getting the information from friends & family is 22.5%.

3. Why you have chosen your bank?

Reasons	No. of respondents
Services is good	58
They provide security	21
Both	1

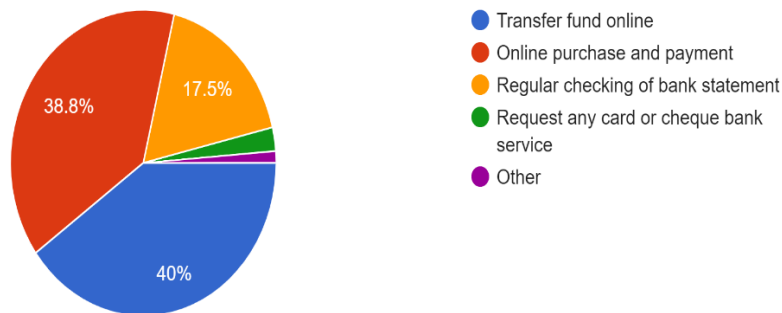


Interpretation:

The diagram indicates the reasons behind choosing a particular bank by the customer. There are several reasons for selecting a specific bank. The no. of customer is 72.5% who think that their bank provides a good service. The no. of customer is 26.3% who think that their bank provides proper security. The no. of customer is 1.2% who's reasons for selecting their bank is both.

4. Which type of E-Banking services you want to use?

Services want to uses by the customer	No. of respondents
Transfer fund online	32
Online purchase and payment	31
Regular checking of bank statement	14
Request any card or cheque bank service	2
Other	1

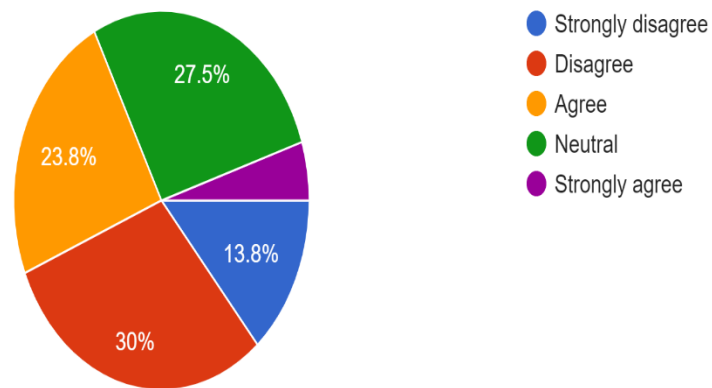


Interpretation:

The interpretation of the above graph is, As shown in the graph there are different no. customer want to use different services through the E-banking. The no. of customer wants to transfer fund online through the E-banking services is 40%. the no. of customer want to purchase & payment online through the E-banking services is 38.8%. The no. of customer wants to check their bank statement regularly through the E-banking services is 17.5%. The no. of customer wants to request any card or cheque book through the E-banking services is 2.5%. The no. of customer wants to use any other services through the E-banking services is 1.2%.

5. Manual banking is more convenient than internet banking?

Option	No. of respondents
Strongly agree	11
Agree	24
Neutral	19
Disagree	22
Strongly disagree	4

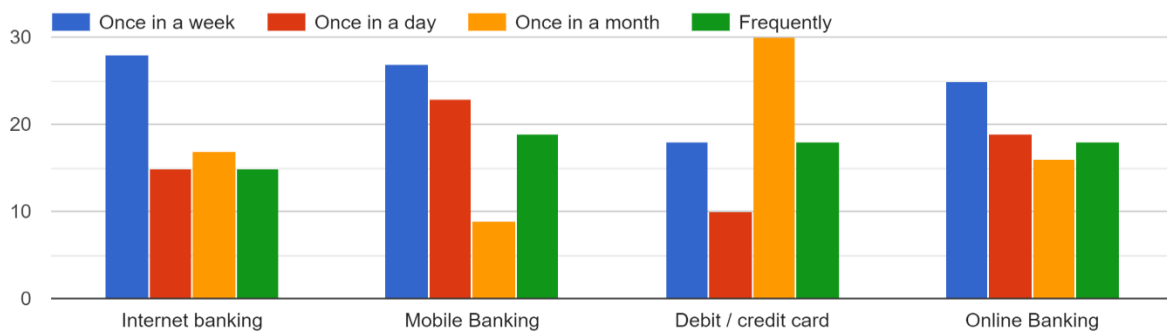


Interpretation:

In the above diagram we get to know about the customer view related the manual banking & internet banking. The customer response related to it different, the no. of customer who strongly disagree with the point is 13.8%. The no. of customer who agree with the point is 23.8%. The no. of customer who's in between situation (Neutral) with the point is 27.5%. The no. of customer who disagree with the point is 30%. The no. of customer who strongly agree with the point is 5%.

6. How frequently do you use each of the following services?

	Once in a week	Once in a day	Once in a monthly	Frequently
Internet banking	28	15	17	15
Mobile banking	27	23	9	19
Debit/credit card	18	10	30	18
Online banking	25	19	16	18

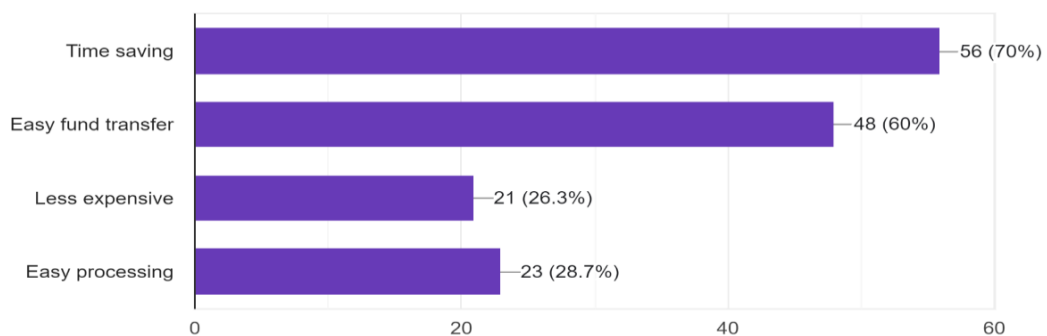


Interpretation:

The above diagram shown the following services uses by the customer at day-to-day basis. There are many E-banking services such as Internet banking, Mobile banking, Debit or Credit Card, Online Banking etc. The graph indicates the services using by the customer on week, day, month, & frequently basis. The Internet banking user customer once in a week is 28, once in a day is 15, once in a month 17, & frequently user is 15. The Mobile Banking user customer once in a week is 27, once in a day is 23, once in month is 9, frequently user is 19. The Debit or Credit Card user customer once in a week 18, once in a day is 10, once in a month is 30, frequently user is 18. The Online Banking user customer once in a week is 25, once in a day is 19, once in a month is 16, frequently user is 18.

7. Which of the following benefits you get, while using E-Banking services?

Benefits	No. of respondents
Time saving	56
Less expensive	21
Easy fund transfer	48
Easy processing	23

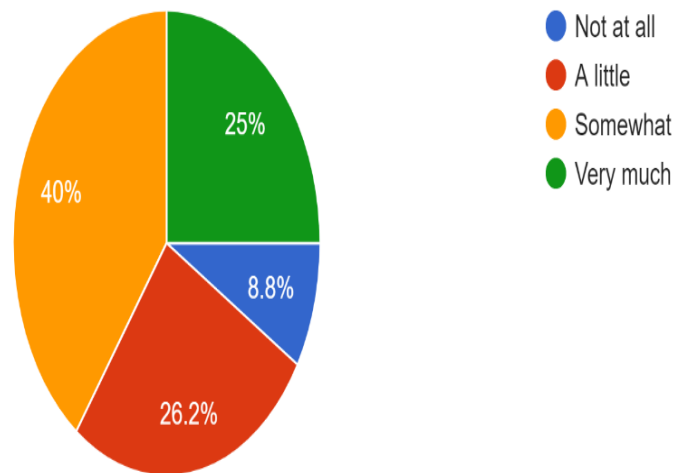


Interpretation:

The above diagram represents the some of the benefits getting by the customer while using E-Banking services. The following are the benefits getting through E-Banking Time savings, Easy fund transfer, less expensive, easy processing. There is different respondent we getting in our survey. There are 70% of customer get the benefits of Time Savings through E-Banking services. There are 48% of customer get the benefits of Easy fund transfer through E-Banking services. There are 21% of customer get the benefits of Less expensive through E-Banking services. There are 23% of customer get the benefits of Easy processing through E-Banking services.

8. Do you feel secure while making payment through E-Banking?

Option	No. of respondents
Not at all	7
A Little	21
Somewhat	32
Very much	20

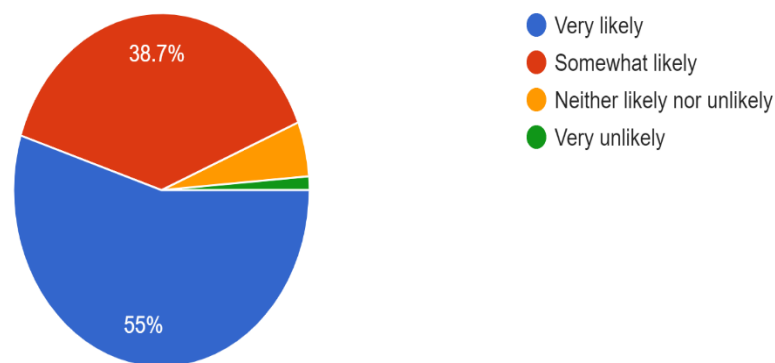


Interpretation:

The diagram represents the option of customer on E-Banking security while making payment or transferring any fund. Only 8.8% customer not all have faith on making payment through E-Banking. The 26.2% of customer have a little faith on making payment on E-banking platform. The 40% of customer are somewhat trusting on payment through E-Banking services. The 25% customer are very much trust on their banks E-Banking payment method.

9. Do you think using the internet for shopping & banking would make your life easier?

Option	No. of respondents
Very likely	44
Somewhat likely	31
Neither likely nor unlikely	4
Very unlikely	1

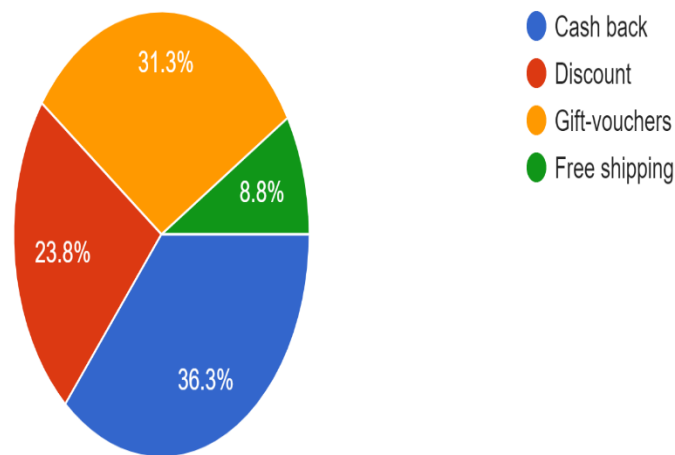


Interpretation:

The diagrams interpreted that, the thinking of customer for using internet to shopping & Banking can make their life better. The 55% of customer thinks that the interest is beneficial for shopping & banking. The 38.7% of customer believe that there are some benefits to use internet for shopping & banking. The 5% customer selects the neutral option to it. Only 1.2% customers do not think that through the internet the shopping & banking would be easier.

10. Which of the offer do you get by your bank while using E-banking?

Option	No. of respondents
Cash back	29
Discount	19
Gift-Voucher	25
Free-shipping	7



Interpretation:

The above diagram interprets the offers getting by the customer for using E-Banking. There are different offers that anyone can get for using internet banking. Such as cashback, discount, gift-vouchers, free shipping etc. The 36.3% customer got the cashback offer for using the E-Banking. The 23.8% customer got the discount offer for using the E-Banking. The 31.3% customer got the Gift-vouchers for using the E-Banking. The 8.8% customer got the Free shipping for using the E-Banking.

CHAPTER 5: - CONCLUSIONS AND SUGGESTION

5.1 CONCLUSIONS

In a country like India, there is a need for providing better & customized services to customer. Bank must be concerned about the attitudes of customers with regards to acceptance of internet banking. The importance of security and privacy for acceptance of internet banking has been noted in many earlier studies and it was found that people claim that they have knowledge about security issues but they have no clear idea about all kinds of frauds. The present study shows that customers are more reluctant to accept new technologies or methods that might contain very little risk. Hence, banks should design a secure website to address security and trust issues.

The survey was conducted with 80 people of Mumbai (suburban area). So, we cannot say this is the real trends of net banking of whole in the country.

The study found that due to technological innovations and significant change in demographic profile of customers, there is a huge market potential lying ahead.

People are not so confident enough to whether to depend completely on online banking. There is hesitancy in their minds with regards to preference. So, they use both the services online and offline banking.

At the time of survey when I give questionnaires to people, they very casually fill it without think of the depth of the study.

Another point is people are not show their personal data truly.

The study was conducted with the help of students, service holders and business men etc.

The study reveals that ATM banking, Online banking, Online shopping, online recharge, etc. are performed by so many respondents but it does not reflect that NEFT, RTGS, or D MAT services are not performed by the people.

5.2 SUGGESTION

We can see the time is changing and we are now accepting technology but there is still a lot of perceptual blocking which hampers the growth its normal tendency of technology, that why the growth of internet banking is very primitive nature.

□ Recommendations to banks:

- Banks should obey the RBI norms and provide facilities as per the norms. But this are not completely followed by the banks. Some of our respondents complained that their bank does not give feedback of online transaction in proper times. If customers do not get proper feedback, then their interest in online services will be reduced. So, bank should take proper steps to build their feedback services.
- Internet banking facilities must be made available in all banks as well as in all branches.
- Link failure is a big problem specially in banks and for this reason the important business deal has been hampered so bank should modify their software immediately.
- Now ICICI bank install automated balance update machine to avoid customer harassment.
- To prevent online banking from remaining customer to prompt these services through advertising co.
- After repairing this basic deficiency bank must ensure that their service is competitive.
- Bank should not take more charge from their customer.
- The users of e-banking services are still not up to the mark as expected by the banks. This requires awareness among the customer about benefit of this service. The customer should be educated about the benefit of this services, this would help the bank in a long run.

- Fair dealing with the customers is preferable. The banks staff should be cooperative, friendly and must be capable to understand the problems of the customers.
- Bank should give proper training to customers to use net banking.
- Bank should always update the security systems and create a trust in the mind of customers towards security of their accounts.
- Banks should make their sites more user friendly, customers should be motivated to use internet banking facilities more.
- Banks are now using two factor authentication i.e., password and OTP but they should improve that and using three factor authentication because hackers sometimes break the two-factor authentication system

□ **Recommendations to users:**

- Use Anti-virus and maintain the integrity of your computer /mobile phones by scanning regularly for computer viruses.
- If using the same computer or mobile for online banking, e-mail, and web browsing, always LOG OFF banking sessions before checking e-mail or web browsing, computer viruses today can install themselves through e-mail links as well as web sites where just passively moving your mouse over an image could be enough to install a script that grabs your cached online banking credentials (user ID and password) and allows a criminal to steal money from your account. Always keep your anti-virus software up-to-date.
- Always use original operating system with original commercial anti-virus which could be better than crack version or free sample.
- If you are using computer with multiple operating system (e.g., Ubuntu, Dos or Windows) you must separately install anti-virus for each O.S.
- Do not respond to e-mails requesting account information, account verification or banking access credentials such as usernames, passwords, PIN codes and similar information.

- Clear a browser cache before starting an online banking session to eliminate copies of web pages that have been stored on the hard disk.
- Verify the secure session (https or not https) in the browser. Avoid using automatic login features that save your personal details.
- Create a strong password but that will be easy to remember without writing it down anywhere.
- Frequently change your password combination for better protection.
- Last but not the least, some of our respondents share that they received a phone call by which a male or female gave a news that the respondents won lottery worth 25 lacs or a big amount from either their mobile company or somewhere else. But the fact is this type of caller want customers bank detail or ATM card details to send a huge money and someone were trapped by it and told them their very confidential information and then scam happened when customers want to check the bank balance.

5.3 FINDINGS

- One of the most important reasons for which people are opting the Private banks is due to the e-banking services and inter connectivity between the branches.
- The people having high income are more concerned for the e-banking services as compared to average and low-income group.
- 80 people respond to this study. But out of which 3 people think that e-banking is not necessary for the present scenario.
- 80 respondents in ICICI bank are availing the e-banking services.
- Most of the respondents who lies under 21-30 are using E-Banking services.
- Among 80 respondents most of them are either service holder or business person. Because the service is more benefited towards this people.
- It is very interesting to see that 80 people have account in ICICI.
- 24*7 Business hours is the main benefit which online banking users have seen among other options.
- Most of the online banking users tend to spend Rs.1000 or below this amount in a single transaction.
- Users got excellent services from ATM BANKING, BALANCE ENQUIRY, BILLS PAYMENT, ONLINE SHOPPING and ONLINE RECHARGE etc. and other services have not excellent performance like that.
- Most of the users have no requirement for daily base transactions, they prefer monthly base transactions.
- This study revealed that most of the users claim that they aware of security threats and they took recommend steps to secure the net banking.

- People also claim that ATM SERVICE, BILL PAYMENT SERVICE, INTERNET SECURITY SERVICE should be modified in near future. Some people also want a customer feedback service.
- Moreover 18 people are highly satisfied with these services and 31 people are satisfied and remain are not properly satisfied.

CHAPTER 6: -BIBLIOGRAPHY

BIBLIOGRAPHY

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CHAPTER 7: - APPENDIX

APPENDIX

QUESTIONARE: -

Name:

Age Group:

- Below 20
- 21-30
- 31-40
- 41-50
- More than
50

1. Do you think that E-Banking services is necessary in present scenario?

- Yes
- No

2. Where do you hear about Internet banking services?

- Mass Media (Television, Newspaper, Radio)
- Bank directly
- An SMS from Mobile operator
- Friends & Family

3. Why you have chosen your bank?

- Services are
good
- They
provide
security
- Other

4. Which type of E - Banking services you want to use?

- Transfer fund online
- Online purchase and payment
- Regular checking of bank statement
- Request any card or cheque book service
- Other

5. Manual banking is more convenient than Internet banking?

- Strongly
Agree
- Agree
- Neutral
- Disagree
- Strongly
Disagree

6. How frequently do you use each of the following services?

	Once in a week	Once in a day	Once in a month	frequently
Internet banking				
Mobile banking				
Debit/credit card				
Online banking				
other				

7. Which of the following benefits you get, while using E -banking services?

(Can choose more than one option)

- Time saving
- Less expensive
- Easy fund transfer
- Easy processing

8. Do you feel secure while making payment through E- Banking?

- Not at all
- A little
- Somewhat
- Very much

9. Do you think using the internet for shopping & banking would make your life easier?

- Very likely
- Somewhat likely
- Neither likely nor unlikely
- Very unlikely

10. Which of the offers do you get by your bank while using E - banking?

- Cash back
- Discount
- Gift - vouchers
- Free shipping