

Hkkjrh; cfdix {k=kr r=KkukP;k okij kph Hkfedk

ik- efu"kk lker

vfLerk dyk vkf.k okf.kT; efgyk egkfon;ky;] foØksGh iwoZ-

iLrkouk %&

izR;sd ns'kkP;k vFkZO;oLFksr cWad O;olk;kyk Qkj egRokps LFkku vkgs- ns'k fodflr vlks fdaok fodlu'khy vlks izR;sd ns'kk cWadkph Hkwfedk Qkj egRokph vlrs- cWadk vFkZO;oLFksP;k fofo/k {ks=kaP;k vkfFkZd xjtk Hkkxfo.;klkBh enr djrkr- ns'kkrrhy ukxfjdkae/s cprhph lo; ykorkr- O;kikjh o O;kolkf;dkuk dtZ iqjoBk djrkr- cWadk ns'kkrrhy HkkaMoy fufeZrhP;k izfØ;syk pkyuk nsrkr- Hkkjrkr O;kikjh cWadsph lq#okr 1894 e/s iatkc uW'kuy cWadsph LFkkiuk >kyh rsOgk >kyh- 1935 e/s Hkkjrh; fj>OgZ cWadsph LFkkiuk >kyh] 1 tkusokjh 1949 jksth fj>OgZ cWadsps jk"V^{ah};dj.k dj.;kr vkys- 19 tqyS 1969 lkyh 14 izeq[k O;kikjh cWadkaps jk"V^{ah};dj.k >kys rj 15 ,fizy 1980 e/s vk.k[kh lgk cWadkaps jk"V^{ah};dj.k >kys- jk"V^{ah};dj.k gk Hkkjrh; cWadsP;k fodklkrhy ,d ,sfrgkfld o egRoiw.kZ vlk Vlik vkgs- 1991 e/s cWafdx {ks=kr lq/kkj.kk >kY;k R;kuarj 1998 e/s Hkkjrkr nqlÚ;k cWad {ks=krhy lq/kkj.kk dk;ZØekr vk/kqfudhdj.k ra=Kku mn;kor dj.ks o ekfgrh ra=Kkukpk cWafdx {ks=kr okij ok<o.ks ;k

I'kk/kukph mfi"V; : ¼Objectives of Study½ %&

1½b&cWafdx ¼E-Banking½ fg ladYiuk letkowu ?ks.ks-

2½ Hkkjrh; cWafdx {ks=krhy uohu ra=KkukP;k okij kpk vH;kl dj.ks-

3½ uohu ra=KkukP;k okij keqGs cWafdx O;oLFksyk fLodkj kO;k ykx.kkÚ;k vkOgukpk vH;kl dj.ks-

I'kk/ku i/nrh %Research Methodology% %&

la'kks/kuklkBh f]rh; rF; ladyu i/nrhp vkoyac dj.;kr vkyk vkgs- ;klkBh ekflds] o`Rri=s] xazFk ;kapk okij dj.;kr vkyk vkgs-

I.b&cWafdx ¼E-Banking½ %&

Hkkjrkr ekfgrh ra=KkukP;k {ks=kr eksB;k izek.kkr izxrh >kyh vkgs- loZ= ^lax.kd* ¼Computer½ vkf.k ^varjtky* ¼Internet½ ;kapk osxkus okij ok<r vkgs- R;keqGs b&dkWeZl] b&esy] b&ekfgrh] varjcnv ¼E-Data Interchange½ vknhps ns'kHkjkr izpaM tkGs r;kj >kys vkgs- mn;ksx O;kikj] okgrwd] ljdkjh dpsÚ;k bR;knh loZ fBdk.kh ;k vk/kqfud ra=Kkukpk okij ok<r vkgs- vFkkZr ;k uO;k ra=KkukP;k okij kiklwu cWafdx {ks= lq/nk vfylr jkfgsys ukgh- cWadkauh xzkgdkauk ewyHkwr vkf.k vkuq"kafoxd lsok iqjfo.;klkBh bysDV^{ak}Wfud ek/ekpk okij lq# dsys vkgs- ;keqGs

vk/kqfud dkGkr cWadk ekfgrh/kf"Br ¼Information Based½ cuY;k vkgsr- bysDV^akWfud ek;/ekeqGs cWadkaP;k dk;kZpk osx vkf.k Isokapk ntkZ ok<.;kl enr >kyh vkgs-

b&cWafdxpk vFkZ ¼Meaning of E-Banking½ %&

bZ&cWafdx e/khy ^b* gs v{kjs bysDV^akWfudlkBh okijys tkrs- b&cWafdxps iw.kZ #i Eg.kts bysDV^akWfud cWafdx gks;- lkekU;i.ks bysDV^akWfud ek;/ekpk okij d#u dsY;k tk.kkÚ;k cWad O;olk;kyk ^b&cWafdx* ¼E-Banking½ vls Eg.krkr- b&cWadk vkiY;k loZ izdkjP;k O;ogkj kph iwrZrk dj.;klkBh bysDV^akWfud lk/kukpk okij djrk- xzkgdka'kh brj cWadka'kh vkf.k e;/orhZ cWads'kh O;ogkj djrkuk ;k cWadk bysDV^akWfud i/nrhp okij djrk-

b&cWafdxps O;ogkj ¼E-Banking Transaction½ %&

b&cWafdx}kjs iq<hy izdkjps O;ogkj lqyHkrsus djrk ;srkr-

1½ xzkgdkauk iSls Bso.ks o iSls dk<.;kph lqfo/kk miyC/k d#u ns.ks-
2½ xzkgdkauk cWad [kkR;kph vn;kor ekfgrh miyC/k d#u ns.ks-
3½ xzkgdkaP;k fouarhuqlkj R;kaP;k jDdek ,dk fBdk.kkgwu nqlÚ;k fBdk.kh ikBowu ns.ks-
4½ xzkgdkaP;k fouarhuqlkj /kukns'k iqfLrdk ¼Cheque Book½ /kukd"KZ ¼Draft½ bR;knh iqjfo.ks-
5½ xzkgdkauk Bsoh] dtZ o brj ;kstukaph ekfgrh ns.ks-
6½ xzkgdkaP;k orhus xzkgdkapk izfrfu/kh Eg.kwu R;kaph ns.kh ns.ks-
7½ xzkgdkaP;k orhus ik.khih] ohtfcy] Vs fyQksu fcy] vkfnpk Hkj.kk dj.ks-
8½ xzkgdkauk iqjfoysY;k fofo/k Isokaps 'kqYd vkdkj.ks-

II.cWafdx {k=kr uohu ra=Kkukpk okij

¼Application of New Technology in the Banking Sector½ %&

Hkkjrkr cWad {ks=krhy lq/kkj.kk dk;ZØekr vk/kqfudj.k] ra=Kku vn;kor dj.ks o ekfgrh ra=Kkukpk cWafdx {ks=kr okij ok<fo.ks ;k mfi"Vkauk vf/kd egRo ns.;kr vkys- 1991 P;k vk;-Vh-dk;n;kr ¼Information Technology½ bysDV^akWfud cWafdx rlsp ekuoh lk/ku lkekzhP;k fodklkr ekfgrh ra=Kkukyk vf/kd egRo ns.;kr vkys-

•ekckby cfdx ¼Mobile Banking½ %&

eksckbZy cWafdx e/s xzkgdkyk cWafdx Isok eksckbZyoy miyC/k gksrs- cWadsrhy tek] ØsfMV dkMZ o MsfcV dkMZps O;ogkj ;kaph ekfgrh eksckbZye/khy lans'kk}kjs xzkgdkyk feGr-

cfdx

•bVjuV ¼Internet Banking½ %&

baVjusV gs vusd lax.kdk'kh tksMsys ekfgrhps tkGs ¼Net½ vlrs- laiw.kZ txkP;k ikrGhoj o dksBsgh dks.kR;kgh jk"V^h;] jkt dh; flaekP;k e;kZnk u ?ksrk cWafdx O;ogkj Internet jkjs djrk ;srkr-

•MfcV dkM ¼Debit Card½ %&

cWadsus xzkgdkauk R;kaP;k [kkR;krhy f'kYyd jDde mpy dj.;klkBh miyC/k d#u fnsys dkMZ Eg.kts MsfcV dkMZ gks;- xzkgdkyk vkiY;k [kkR;kojhy jDde cWadsP;k dks.kR;kgh 'kk[ksrwu ;k dkMkZpk okij d#u dk<rk ;srs-

•ØfMV dkM ¼Credit Card½

cWadsus xzkgdkauk fof'k"V e;kZnsi;Zar dtZ jDdesph mpy dj.;klkBh miyC/k d#u fnsys dkMZ Eg.kts ØsfMV dkMZ gks;- xzkgdkyk cWadsMwu ØsfMV dkMZ ?ksrkuk tkLrhr tkLr fdrh jDdesph mpy djrk ;sbZy gs Bjowu fnys tkrs-

•,-Vh-,e- ¼ATM½

xzkgdkauk iSls ns.kkjs o R;kaP;k iS'kkpk fLodkj dj.kkjs cWadsrhy Lo;apfyr ;a= Eg.kts ,- Vh-,e- gks;-

•OgP;qZvy cWafdx ¼Virtual Banking½ %&

Ekfgrh ra=Kkukpk okij d#u cWadsP;k Isok xzkgdkauk izR;{k O;Drh'k% cWadsr mifLFkr u jgkrk xzkgdkauk ;k Isok lax.kdkP;k o ATM ;a=k}kjs izR;{k iqjoY;k tkrkr- OgP;qZvy cWafdx Isosr bysDV^akWfud QaM V^akUIQj] Qksu cWafdx] ØsfMV dkmZ] MschV dkmZ] LekVZ dkmZ] baVjusV cWafdx ;kapk lekos'k gksrks-

•byDVkfud QM Vku I Qj ¼Electronic Fund Transfer½

;k ;kstusvarxZr xzkgdkauk ,dk [kkR;krwu nqlÚ;k [kkR;kr jDde gLrkarijhr dj.ks- cWadsP;k nqlÚ;k ;k 'kk[ksr iSls gLrkarijhr dj.ks- ns'kk rlsptxkrhy dks.kR;kgh cWadsP;k 'kk[ksr ;k lqfo/ks}kjs iSls gLrkarijhr djrk ;srkr- b-l- 2005 uksOgsacj/s National Electronic Fund Transfer gh ;kstuk jk"V^ah; ikrGhoj lq# dj.;kr vkyh- R;keqGs fu/kh gLrkarijhr dk;Z{kerk ok<fo.ks o fu/kh gLrkarij.kkrhy /kksds u"V dj.ks gk mn~ns'k ;k ;kstuspk vkgs-

•byDVkfud fDy ; jhx f l lVe ¼Electronic Clearing Services½ %&

;k ;kstusvarxZr xzkgdkus fnysY;k lqpusuqlkj foE;kps glrs] ?kjHkkMs] VsyhQksu] fotsp] xWlps chy ECS i/nrhus vnk dsys tkr- fof'k"V rkj[ksl njegk jDde MschV dsyh tkr o T;kauk jDde n;ko;kph vkgs- R;kps [kkRh ØsfMV dsyh tkr- R;keqGs foyac VGrks- xzkgdkauk /kukns'k n;kos ykxr ukghr ECS pk [kpZ jDde feG.kkjhlalFkk djrs-

•fj ; y Vkie xkl f l lVe ¼Real – Time Gross System½ %&

ekpZ 2004 iklwu RTGS gh lqfo/kk lq# dj.;kr vkyh- ;k ;kstuseqGs /kukns'kkP;k oVo.kqdhpk dkyo/kh dsoG 2 rs 4 rklkr dsyk xsyk vkgs- R;kklBh RBI us bysDV^akWfud baVjcWad lsVyesaV gh lqfo/kk cWad xzkgdkauk'kh laca/khr O;ogkjklBh lq# dsyh vkgs-

b&cfdxp Qk ; ns ¼Merits of E-Banking½ %&

•lqyHk o lksbZLdj O;ogkj %& b&cWafdxeqGs xzkgdkauk cWads'kh O;ogkj dj.ks lqyHk tkr- dks.kR;kgh xzkgdkyk O;ogkj dj.;klkBh izR;{k cWadsr tk.;kph xjt ulrs- xzkgd ?kjcly;k lax.kd}kjs cWads'kh O;ogkj d# 'kdrkr-

•osGsP;k e;kZnspk vHkko %&ikjaikfjd cWad i/nrhuqlkj xzkgdkauk cWadsP;k dk;kZy;hu dkedtkP;k osGsrp O;ogkj djkos ykxrkr- R;keqGs xzkgdkaph vusdnk xSjlks; gksrs- rFkfkf] b&cWafdx i/nrhr osGspk dks.krhgh e;kZnk ulrs- xzkgd vkiY;k xjtsuqlkj dks.kR;kgh {k.kh} cWads'kh O;ogkj d# 'kdrks- xzkgdkauk 24 rkl v[kaMi.ks cWad lqfo/kk miyC/k vlrs-

•cWad O;ogkjpkp [kpZ deh %& b&cWafdx i/nrhr mPp ra=Kkukpk okij dsyk tkrks- loZ vk/kqfud bysDV^akWfud lk/kukapk voyac dsyk tkrks- ;keqGs dknis o HkyseksBs ystlZ ;kaP;koihy [kpZ deh gksrks- xzkgdkauk fofo/k Isok vYinjks iqjfork ;srkr- ;keqGs ,danjhr cWad O;ogkjpkp [kpZ ?kVrks-

•cWad Isospk ntkZ ok<rks %& b&cWafdxeqGs xzkgdkauk dk;Z{ke o ntsZnkj Isok feGrs bysDV^akWfud lk/kukaP;k okijkeqGs xzkgdkauk Rofjr Isok miyC/k gksrs- lkrR;kus mPp ra=Kkukpk okij dsY;kus xzkgdkauk fnY;k tk.kkÚ;k Isokaph xq.koRrk ok<r tkr- brdsp uOgsrj uO;k Isok&lqfo/kk lq/nk xzkgdkauk miyC/k gksrkr-

•cWad O;ogkjkapk osx ok<rks %& b&cWafdxeqGs xzkgdkauk ;k ok<R;k vkfFkZd xjtk tyn xrhushkkxfo.ks 'kD; gksrs- cWad vYi dkyo/khr vf/kdkf/kd xzkgdkauk'kh O;ogkj d# 'kdr- cWad O;ogkjP;k tyn xrhqGs xzkgd lq"V gksrkr- xzkgdkauk cWads'kh O;ogkj dj.ks vf/kd lqyHk okVw ykxrs- ;keqGs cWadspk Qk;nk gksrks-

•Isokae;/s fofokrk %& uO;k ra=KkukP;k okijkeqGs cWad O;olk;kpk ik;k HkDde gksrks- cWad izpfyr Isokacjksj uO;k Isok miyC/k d#u ns.;kps /kkMI d# 'kdrs- Rofjr dtZ ns.ks] ,dk fnolkr dtZ ns.ks] iSls rRdkG LFkkukarfjr dj.ks] xzkgdkaph jDde rRdkG olqy dj.ks- ;k lkj];k Isok cWadk miyC/k d#u nsÅ 'kdrs- Eg.ksps b&cWafdx eqGs deh osGsr Isok miyC/k gksrs- Isospk ntkZ mapkorks vkf.k Isokae;/s fofokrk ;srs-

•xzkgd la[;sr ok< %&bysDV^akWfud cWafdxeqGs xzkgdkauk cWads'kh O;ogkj dj.ks vkd"KZ.kh; okVw ykxrs- Rofjr Isospk ykHk gks.;klkBh vusd xzkgd cWads'kh laidZ lk/krkr- ;keqGs cWadsP;k xzkgdkaph la[;k ok<rs- ;keqGs cWadspk Qk;nk gksrks-

•cWadspk uQk ok<rks %&vk/kqfud i/nrhP;k ;k O;ogkjkeqGs cWad O;olk;kpk [kpZ ?kVrks- uO;k ra=KkukeqGs vla[; xzkgd cWadsdMs vkdf"KZr gksrkr- ;keqGs cWad xzkgdkaph la[;k ok<rs- vYi[kpkZr xzkgdkauk ntsZnkj Isok nsrk ;srkr- ;keqGs cWadspk uQk ok<rks-

•vusd cWadka'kh O;ogkj %&bysDV^akWfud cWafdxeqGs xzkgd vusd cWadka'kh laidZ lk/kw 'kdrkr- vkiY;k 'kgjkrhy] jkT;krhy] ns'kkrhy dks.kR;kgh cWads'kh ?kjcIY;k O;ogkj d# 'kdrks- brdsp uOgs rj fons'kkrhy cWadk'khgh baVjusV}kjs O;ogkj djrk ;srks- Eg.ksps b&cWafdxeqGs xzkgdkap;k cWad O;ogkjkrhy fof"K"V Hkw&izns'kkph e;kZnk lai"Vkr ;srs- xzkgd vusd cWadka'kh lqyHki.ks O;ogkj d# 'kdrks-

III.b&cfdx lekjhj vk0gku ¼Challenges of E-Banking½

ikjfhkpk [kpj vf/kd %& cWadkuk bysDV^akWfud ek/;ekrwu O;ogkj dj.;klkBh lq#okrhyk eksB;k izek.kkr [kpZ djkok ykxrs- cWadsyk iw.kZi.ks lax.khdj.k djkos ykxrs- baVjusVps dusD'ku ?;kos ykxrs- lax.kd] baVjusV o brj bysDV^akWfud lk/kus gkrkG.;klkBh dq'ky o izf'kf{kr deZpkÚ;kaph vko';drk Hkklrs vkf.k Eg.kwup b&cWafdxps O;ogkj dj.;klkBh izkjaHkh eksBh xqaro.kwd djkoh ykxrs-

•Ijff{kr rph l eL;k %&b&cWafdxax/s dknxfjfr O;ogkj gksr vIY;kus R;krwu lqj{krssph leL;k fuekZ.k gksÅ 'kdrs- loZ O;ogkj lax.kd o baVjusV}kjs gksr vIY;kus frUgkbZr O;fDrdMwu R;kr vuf/kd'r gLr{ksi gksÅ 'kdrs- cWadsus lqj{krsslkBh mPp ra=Kkukpk okij dsyk rjh vkfFkZd xqUgsxkjphph 'kD;rk iw.kZi.ks lair ukgh-

•uO;k cidk'kh Li/kk %&ekfgrh ra=KkukP;k {ks=kr lkrR;kus cny gksr vkgsr- uouohu bysDV^akWfud lk/kus fodflr dsh tkr vkgsr- R;keqGs cWadke/khy Li/kkZ ok<r vkgs- uO;kus lq# gks.kkjh cWad uO;k ra=Kkukpk okij djrs- uouohu cWad mPp ra=KkukP;k okijj}kjs xzkgdkauk ntsZnkj Isok iqjfors o xzkgdkauk vkdf"KZr djrs- R;keqGs iwohZ LFkkui >kysY;k cWadkuk uO;k cWadka'kh Li/kkZ djkoh ykxrs- Li/ksZr ljl Bj.;klkBh tqU;k cWadkuk lq/nk uO;k ra=Kkukpk fLodkj dj.ks Hkx iMrs-

•r=Kkukojhy ok<rk [kpj %&ekfgrh ra=Kku lrr cnyr vIY;kus cWadkuk uO;k cnykapk fLodkj djkok ykxrs- uO;k ra=Kkukpk fLodkj dsY;kus iwohZP;k ra=Kkukrhy xqaro.kwd fu"dG Bjrs- cWad {ks=krhy ok<R;k Li/ksZyk lkeksj tk.;klkBh izR;sd cWadsyk uouohu ra=s 'kks/kwu dk<koh ykxrkr- v'kh ra=s gkrkG.;klkBh izf'kf{kr deZpkjhgh usekos ykxrkr- ;keqGs cWadkapk ra=Kkukojhy [kpZ ok<r tkrks ;kpk ifj.kke cWadkaP;k ufl;kj gksrks-

•d'ky depkÚ;kpk vHkko %&cWadkuk ekfgrh ra=KkukP;k lanHkkZr dq'ky o dk;Z{ke deZpkÚ;kapk vHkko tk.korks- lax.kdkpk dk;ZØe r;kj dj.ks ¼Computer Programming½ laidZ tkG;kapk fodkl lk/k.ks ¼Web Developing½ baVjusV gkrkG.ks ¼Internet Operating½ bR;knh dkeklkBh dq'ky deZpkÚ;kpk vHkko tk.korks- osxkus cnyr tk.kkÚ;k ekfgrh ra=KkukP;k ;qxkr dk;Zdq'ky deZpkÚ;kaph lrr derjrk Hkklrs-

•f'kf{k.k o if'kf{k.kkojhj [kpj %& b&cWafdxaxP;k O;ogkjklkBh dq'ky] izf'kf{kr o uO;k ra=Kkukph vksG[k vl.kkÚ;k deZpkÚ;kph vko';drk vlrs- uO;k ra=Kkukpk ifjp; d#u ns.;klkBh R;kauk izf'kf{k.k n;kos ykxrs- brdsp uOgsrj ra=KkukP;k {ks=kr lkrR;kus gks.kkÚ;k cnykaph ekfgrh R;kauk n;koh ykxrs- gsk dke lkrR;kus djkos ykxr vIY;kus R;klkBh ;[kkn;k raKkph fu;qDrh djkoh ykxrs- FkksMD;kr b&cWafdxeqGs cWadsyk deZpkÚ;kP;k f'kf{k.k o izf'kf{k.kkoj lrr [kpZ djkok ykxrs-

•xkeh.k Hkxkrhy vMp.kh %& b&cWafdxeqGs O;ogkj tynxrhus o lqyHkrsus gksrkr- rFkfi ;k