

# Indian and World Social Reformers and Revolutionaries - Thought and Works

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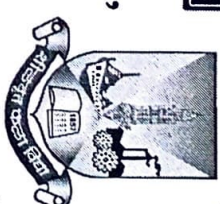
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## Study of E-banking services provided by urban co-operative banks and E-banking habits of customers in Thane district

Sachin Dnyaneshwar Lokhande

[sdlokhande81@gmail.com](mailto:sdlokhande81@gmail.com)

Royal College of Commerce and Science, Dombivli, Maharashtra

### ABSTRACT

*This research aims to examine the various e-banking services provide by UCB and e-banking habits of UCB customers in Thane District. In India, the banking business is not far too much from global development in terms of its traditional funding and the conduct of banking operation, however, it becomes a kind of scientific banks that have always received international reputation and prizes. It has been identified that UCB with its e-banking is the largest bank with the greatest share of the market in the Thane District.*

**Keywords:** Co-operative, Customer, E-banking, Habits, UCB, Urban

### 1. INTRODUCTION

#### 1.1 Urban Cooperative Bank

Urban cooperative banks were known as a backbone of the financial sector and play important role in financial development. As one of the objectives of financial sector reform was to improve the efficiency of the banking system in Indian economy. Nowadays Information technology has become a necessary tool in today's institution. Thane district is one of the developing districts in Maharashtra state.

#### 1.2 E-Banking

E-Banking also recognized as Internet Banking is the updated in the series of technological wonders of the modern past. ATMs, Tele-Banking, Internet Banking, Credit Cards and Debit Cards have appeared as effective delivery channels for traditional banking services. Banks recognize that the Internet opens up new skyline for them and go walk them from local to global frontiers. IB refers to systems that enable bank customers to get access to their accounts and general information on bank products and services through the use of bank's website, without the involvement or inconvenience of sending letters, faxes, original signatures and telephone confirmations. It is the types of services through which bank customers can request information and carry out most retail banking services such as balance reporting, inter-account transfers, bill-payment, etc., via telecommunication network without leaving their home/organization. It provides a universal connection from any location worldwide and is universally accessible from any Internet-linked computer. Information technology developments in the banking sector have sped up communication and transactions for clients. It is vital to extend this banking feature to clients for maximizing the advantages for both clients and service providers. The Internet is the cheapest delivery channel for banking products as it allows the entity to reduce their branch networks and downsize the number of service staff. The navigability of the Website is a very important part of IB because it can become one of the biggest competitive advantages of a financial entity. Bankers consider 'minimizes inconvenience', 'minimizes the cost of transactions' and 'time-saving' to be important benefits and 'chances of government access', 'chances of fraud' and 'lack of Information security' to be vital risks associated with electronic banking. Due to increase in technology usage the banking sector's performance increases day by day. IB is becoming the indispensable part of modern day banking services.

### 2. OBJECTIVES

- 1) To study the various e-banking services provide by UCB in Thane District.
- 2) To study the e-banking habits of UCB customers in Thane District.
- 3) To suggest measures and policy improve e-banking habits and services provided by UCB.

### 3. HYPOTHESIS

There is a significant association between e-banking habits of UCB customer and use of e-banking services.



*S. D. Lokhande*  
**Principal**

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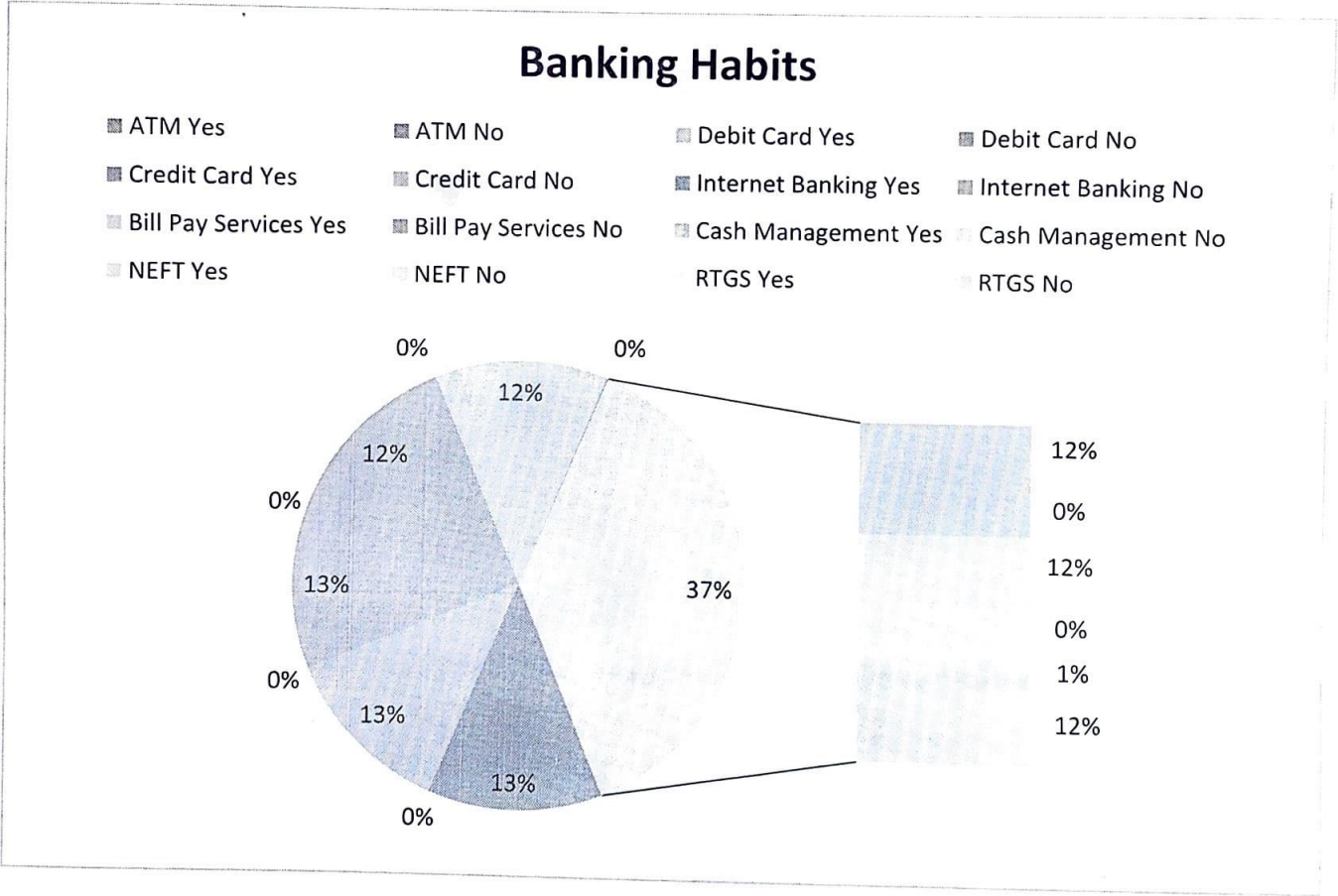
4. RESEARCH METHODOLOGY

For the present study, primary and secondary data were used. Secondary data collected from various books, journals. 1000 UCB customer were randomly selected for the study. Primary data were collected through well-developed questioner. The percentage method and chi-square test are used as statistical tools for analyzing the data and testing of hypothesis.

5. ANALYSIS OF DATA

Table 1: E-Banking habits of UCB Customer and use of E-Banking services.

	ATM		Debit Card		Credit Card		Internet Banking		Bill Pay Services		Cash Management		NEFT		RTGS	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Habits	1000	0	1000	0	1000	0	995	5	991	9	997	3	991	9	74	926
Percentage	100.0	0.0	100.0	0.0	100.0	0.0	99.5	0.5	99.1	0.9	99.7	0.3	99.1	0.9	7.4	92.6



Above table indicate the relation between e-banking habits of UCB customer and e-banking services provided by UCB in Thane District. It is revealed that 100 percent of customers are using ATM, Debit Card and credit cards. Internet banking use by 99.5 percent customer, 99.1 percent customer is bill pay services users, cash management service use by 99.7 percent, NEFT service used by 99.1 and 92.6 percent of customers are using RTGS service. Thus it is revealed that most of the customers are habitual with e-banking services provided by UCB in Thane District.

## 5.1 Testing of hypothesis

Table 2: Association between E-banking services and E-banking habits

		Atm	debit	credit	internetbanking	billpaysservices	cashmanagement	neft	rtgs	Sum
Atm	=	997	997	968	979	977	962	978	971	7829
	%	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	12.9
	row %	12.7	12.7	12.4	12.5	12.5	12.3	12.5	12.4	
	col %	12.9	12.9	12.8	12.9	12.8	12.8	12.8	12.8	
debit	=	1000	1000	971	982	980	965	981	974	7853
	%	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	12.9
	row %	12.7	12.7	12.4	12.5	12.5	12.3	12.5	12.4	
	col %	13.0	13.0	12.8	12.9	12.9	12.8	12.9	12.9	
credit	=	947	947	947	942	939	935	930	923	7510
	%	1.6	1.6	1.6	1.5	1.5	1.5	1.5	1.5	12.3
	row %	12.6	12.6	12.6	12.5	12.5	12.5	12.4	12.3	
	col %	12.3	12.3	12.5	12.4	12.3	12.4	12.2	12.2	
internetbanking	=	977	977	961	972	963	955	958	951	7714
	%	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	12.7
	row %	12.7	12.7	12.5	12.6	12.5	12.4	12.4	12.3	
	col %	12.7	12.7	12.7	12.8	12.7	12.7	12.6	12.6	
billpaysservices	=	971	971	954	959	968	948	957	950	7678
	%	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	12.6
	row %	12.6	12.6	12.4	12.5	12.6	12.3	12.5	12.4	
	col %	12.6	12.6	12.6	12.6	12.7	12.6	12.6	12.6	
cashmanagement	=	870	870	867	865	865	870	865	858	6930
	%	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	11.4
	row %	12.6	12.6	12.5	12.5	12.5	12.6	12.5	12.4	
	col %	11.3	11.3	11.5	11.4	11.4	11.5	11.4	11.3	
neft	=	973	973	951	955	961	954	973	964	7704
	%	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	12.6
	row %	12.6	12.6	12.3	12.4	12.5	12.4	12.6	12.5	
	col %	12.6	12.6	12.6	12.5	12.6	12.6	12.8	12.7	
rtgs	=	974	974	947	956	959	953	972	971	7706
	%	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	12.6
	row %	12.6	12.6	12.3	12.4	12.4	12.4	12.6	12.6	
	col %	12.6	12.6	12.5	12.6	12.6	12.6	12.8	12.8	
Sum	=	7709	7709	7566	7610	7612	7542	7614	7562	60924
	%	12.7	12.7	12.4	12.5	12.5	12.4	12.5	12.4	100.0

#-Count%- the percentage of the total, row% - percentage within with marketing strategies by ucb.

Col% - percentage within E-banking Services.

Test – Statistic:

Pearson's Chi-squared test:-X-squared = 2.1161, Df = 49, P-value = 1

Calculated value: 2.1161, table value: 67.5, df: 49 at percent significance level.

## 6. INFERENCE

The calculated value of chi-square is less than the table value of chi-square. Hence hypothesis is accepted i.e. there is a significant association between e-banking habits of UCB customer and use of e-banking services.

## 7. FINDINGS

The study revealed that more than 90.0 percent of customers are using ATM, Debit Card, credit cards, Internet banking, bill pay services, cash management service, NEFT, RTGS service. Thus it is revealed that most of the customers are habitual with e-banking services provided by UCB in Thane District. Chi-square test validated the hypothesis.

## 8. CONCLUSION

It is revealed that most of the customers are habitual with e-banking services provided by UCB in Thane District. The study indicates significance association between e-banking habits of UCB customer and use of e-banking services.

## 9. POLICY IMPLICATIONS

Based on the result of this study suggest the bank generate a big share of the banks, pay special attention to the customers perspective and try to improve e-banking habits among customers.

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# STUDY OF CUSTOMER AWARENESS TOWARDS BANKING SERVICES AND MARKETING STRATEGIES ADOPTED BY URBAN CO-OPERATIVE BANKS IN THANE DISTRICT

**Mr. Sachin Dnyaneshwar Lokhande**

Assistant Professor

Royal College of Commerce and Science, Dombivali (E)

**ABSTRACT:** Today's, e-banking is used as a strategies tool by the global banking sector to attract and retain customers. In competition changing business environments, globalization and the advancement of information and communication technology are important factors that have forced banking and financial services to change. This paper is the outcome of an empirical study conducted with the objective of investigating the level and magnitude of awareness of e-banking services among the UCB customers in Thane District.

**KEYWORDS:** Awareness, Customer, E-Banking, Marketing Strategies, UCB

## INTRODUCTION:

The beginning of the urban co-operative banking movement in India can be traced back to the close of nineteenth century when, exciting success of the demonstration related to the co-operative movement in Britain and the co-operative credit movement in Germany such societies were established in India, co-operative societies are depend on the principles of co-operation-mutual help, democratic decision making and membership. Co-operatives presented a new and alternative approach to organization as against proprietary firms, partnership firms and stock companies which present the dominant form of commercial organization.

## Urban Co-operative Banks

An urban co-operative Bank is defined as one which is organized for accepting deposits from the public, which is usually repayable by cheques which carry on normal banking business. Urban Banks are those credit societies which undertake all kinds of banking business including acceptance of all types of deposits and the provisions of banking facilities for their market, such as making advances on personal surety, interest on drafts, discounting Hundis collection of Bills etc.

## OBJECTIVES:

- 1) To examine the level and magnitude of awareness of e-banking services among the UCB customers in Thane District.
- 2) To suggest measures and policy improve marketing strategies.

## HYPOTHESIS:

- 1) There is the significant association between customer awareness of e-banking services and marketing strategies adopted by UCB

## RESEARCH METHODOLOGY:

For the present study, primary and secondary data were used. Secondary data collected from various books, journals. 1000 UCB customers randomly selected for the study. Primary data were collected through well-developed questioner. The percentage method and chi-square test used as statistical tools for analyzing the data and testing of hypothesis.

## ANALYSIS OF STUDY:

Table: - 0.1 Awareness about the type of account

Type of account	Saving Bank		Fixed Deposit		Recurring Deposit		Cash Certificate		Stock Invest	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Total	1000	0	884	116	879	121	12	988	12	988
percentage	100.0	0.0	88.4	11.6	87.9	12.1	1.2	98.8	1.2	98.8





Table 01 indicates the awareness level of the sample with regard to accounts or deposit schemes. It can be observed that saving deposits, current deposits, and recurring deposits accounts were quite known to most of the customer. Saving deposits known by 100.0 percent sample respondents, current deposits were known by 88.4 percent respondent and recurring deposits known by 87.9 percent responded.

Table: - 0.2 Awareness about remittances services

remittances services	Demand Draft		Mail Transfer		Telegraphic Transfer		Gift Cheque		Foreign Remittances		Credit Cards		Other	
	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Total	687	313	706	294	706	294	706	294	703	297	706	294	28	972
Percentage	68.7	31.3	70.6	29.4	70.6	29.4	70.6	29.4	70.3	29.7	70.6	29.4	2.8	97.2

The customers were asked about their awareness regarding seven remittance services and their response was recorded in table 0.2. It can be observed that Mail Transfer, Telegraphic Transfer, credit cards and gift cheque are the most popular method of remittance with 70.6 percent aware respondents, followed by Foreign Remittances 70.3 percent and demand draft 68.7 percent.

Table: - 0.3 Awareness about miscellaneous services

miscellaneous services	ATM		Debit Card		Credit Card		Internet Banking		Bill Pay Services		Cash Management		NEFT		RTGS	
	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Total	3	997	0	1000	53	947	23	977	29	971	130	870	27	973	26	974
Percentage	0.3	99.7	0.0	100.0	5.3	94.7	2.3	97.7	2.9	97.1	13.0	87.0	2.7	97.3	2.6	97.4

In order to test the awareness of respondents regarding miscellaneous services of banks, 08 were listed and their responses were given in table 0.3. It was revealed that on the whole 08 services known more than 90.00 percent of respondents.

Table: - 0.4 Sources of Awareness about existing services of the bank

Sources of Awareness	Branch Manager		Staff		Advertisement		Neighbors		Friends	
	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Total	1000	0	997	3	1000	0	946	54	57	943
percentage	100.0	0.0	99.7	0.3	100.0	0.0	94.6	5.4	5.7	94.3

The emergence of multi-media in India introduced a change in the concept of the in which marketing of new services is to be undertaken. It was noted that 94.3 percent respondents consider friends as the most important source of information about existing services.

Table: - 0.5 media preference of respondents

media preference	Television		Bank Staff		Poster/Broacher		Other	
	No	Yes	No	Yes	No	Yes	No	Yes
Total	1000	0	998	2	168	832	834	166
percentage	100.0	0.0	99.8	0.2	16.8	83.2	83.4	16.6

The above table indicates media preference of respondents. It is revealed those poster/broacher were preferred most by 83.2 percent sample respondents.

Table: - 0. 6 Receipt of greeting during the festival

greeting during festival	Eid		New Year		Independence Day		Republic Day		Gudipadva		Vijaydashmi		Akshay Tritiya		Deepavali		Xmas	
	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Total	1000	0	41	959	0	1000	3	997	991	9	997	3	1000	0	972	28	994	6
Percentage	100.0	0.0	4.1	95.9	0.0	100.0	0.3	99.7	99.1	0.9	99.7	0.3	100.0	0.0	97.2	2.8	99.4	0.6

Sending of greeting cards on important festival seasons to customers is a cheap and effective promotion strategy followed by banks all world. The sample respondents were asked to express their opinion about receipt of any greeting cards of such a nature and their responses found in 0.6 table. Nine festivals were listed and the responses were disappointing. On the occasion of Gudhipadava, Vijaydashmi, Tritiya and Deepavali, the most common festival of Maharashtra, only 0.9, 0.3, 0.0 and 2.8 percent respectively customers reported receipt of greeting cards. The maximum receipt of greeting cards was reported during Independence Day with 100.0 percent followed by Republic Day with 99.7 percent and New Year with 95.9 percent.

Table: - 0.7 Responses on customer meet

Responses of a meeting conducted by UCBs	Invited		Attendance			Usefulness	
	No	Yes	No	Yes	May Be	No	Yes
Total	3	997	61	939	7	121	872
Percentage	0.3	99.7	6.1	93.9	0.7	12.1	87.2

Table 0.7 revealed that the participation of respondents in customer meets was far from satisfactory.

#### TESTING OF HYPOTHESIS:

To test null hypothesis:

Ho: There is no significant association between customer awareness of e-banking services and marketing strategies adopted by UCBs

Against alternative hypothesis:

H1: There is a significant association between customer awareness of e-banking services and marketing strategies adopted by UCBs



**Table: - 0.8 associations between customer awareness of e-banking services and marketing strategies adopted by UCB.**

Cross-Tabulation:

#-Count, Awareness of E-banking services  
 %-   the percentage of the total.

		Atm	Debit	Credit	InterntBankng	BillPayServices	CashManagement	Neft	Rtgs	Sum
Branch Manager	#	12	12	12	12	12	12	12	12	96
	%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
	row %	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	
	col %	0.3	0.3	0.3	0.3	0.3	0.4	0.3	0.3	
Staff	#	972	975	927	954	962	862	959	960	7571
	%	3.2	3.2	3.1	3.2	3.2	2.9	3.2	3.2	25.1
	row %	12.8	12.9	12.2	12.6	12.7	11.4	12.7	12.7	
	col %	24.9	24.9	25.0	25.0	25.2	25.3	25.1	25.1	
Advertisement	#	991	994	941	971	965	864	967	968	7661
	%	3.3	3.3	3.1	3.2	3.2	2.9	3.2	3.2	25.4
	row %	12.9	13.0	12.3	12.7	12.6	11.3	12.6	12.6	
	col %	25.4	25.4	25.4	25.4	25.3	25.3	25.3	25.3	
Neighbors	#	985	988	935	965	959	861	964	965	7622
	%	3.3	3.3	3.1	3.2	3.2	2.9	3.2	3.2	25.2
	row %	12.9	13.0	12.3	12.7	12.6	11.3	12.6	12.7	
	col %	25.3	25.3	25.2	25.2	25.2	25.2	25.2	25.2	
Friends	#	940	943	890	920	914	813	916	917	7253
	%	3.1	3.1	2.9	3.0	3.0	2.7	3.0	3.0	24.0
	row %	13.0	13.0	12.3	12.7	12.6	11.2	12.6	12.6	
	col %	24.1	24.1	24.0	24.1	24.0	23.8	24.0	24.0	
Sum	#	3900	3912	3705	3822	3812	3412	3818	3822	30203
	%	12.9	13.0	12.3	12.7	12.6	11.3	12.6	12.7	100.0

row% - percentage within with marketing strategies by ucb.

col% - percentage within E-banking Services.

Test - Statistic:

Pearson's Chi-squared test

Calculated value = 0.46696, d f = 28, p-value = 1

Table value: 41.3 at 05 percent significance level.

## INFERENCE

The calculated value of X-square is less than the table value. Thus, the null hypothesis is accepted and the alternative hypothesis is rejected. There is no association between customer awareness of e-banking services and marketing strategies adopted by UCB.

## FINDINGS

- It can be observed that saving deposits, fixed deposits, and recurring deposits accounts were quite known to most of the customer.
- It can be seen that Mail Transfer, Telegraphic Transfer, credit cards and gift cheque are the most popular method of remittance
- In order to test the awareness of respondents regarding miscellaneous services of banks, 08 were listed. It was revealed that or whole 08 services known more than 90.00 percent of respondents.
- It can be noted that 94.3 percent respondents consider friends as the most important source of information about existing services.
- In media preference of respondents. It is revealed those poster/broacher were preferred most by 83.2 percent sample respondents.
- Awareness of e-banking services through festival greeting cards was disappointing
- The participation of respondents in customer meets was far from satisfactory.
- Chi-Square test indicates that Thus there is no association between customer awareness of e-banking services and marketing strategies adopted by UCB.

## CONCLUSION:

- Customers are aware of e-banking, but not fully.
- Customers are at ease after using e-banking.
- Marketing strategies adopted by UCB are not influencing customer awareness of e-banking.

**POLICY IMPLICATION:**

- In adopting marketing strategies, the bank should also compare different company's strategies and accesses the success and the failure such strategies in the industry.
- In addition, banks are encouraged to be more customers focused and embrace relationship marketing rather than transaction marketing.

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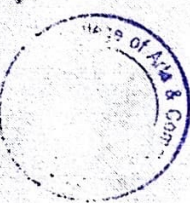
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**Financial Damages & Recovery during Natural Calamities with  
Special Reference to 'Comparison between India & Japan'**

**Mr. Tushar Chavan**

Assit. Professor, Satish Pradhan Dnyansadhana College, Thane

Email id : tsc0009@gmail.com

**Abstract:** Most of the countries of the world has suffered from natural calamities. There is not a single country that is immune from disaster, whether they are developed, developing or under developed countries. All are same for in front of nature. Flood, Earthquake, tsunami, Avalanches and landslides, hurricanes, tornadoes, Cyclonic storms, droughts this natural calamities which are adversely affected on globe. But at same time some calamities are manmade like technological or industrial accidents, use or transportation of hazardous material, forest fires caused by humans etc. Disaster can interrupt essential services, i.e., electricity, water, health care, sewage/garbage removal, transportation and communications etc. The interruption can affect the social, health and economic networks of local communities and countries. Disasters have a major and long lasting impact on human even long after the immediate effect has been mitigated. Mostly these disasters reduce the economic and financial growth of the countries. All local, regional, national and international organizations are involved in mounting a humanitarian response to disasters. Each will have a well-developed disaster management plan. These plans cover prevention, preparedness, relief and recovery. In the same view we can compare two countries like Japan and India because both countries are facing maximum number of natural disasters. These two countries have set their footsteps very strongly in global development by remarkable contribution by way of technology, culture etc. We have to understand their geographical parameters, which kinds of natural disasters they had mostly face, and their financial and socio-economic damages, recovery from disaster, and preventive measures.

**Key Words:** Disaster, global development, economic and financial growth, preventive measures.



*[Signature]*

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## **Ethics in real estate industry with special reference to Mumbai's real estate agents.**

### **Abstract**

The Real Estate development is an old economic activity, but recently it has been perceived as an organized economic activity, and has geared up all over the world whether it is developed country or a developing country. Real estate industry broadly refers to all the activities related to ownership, development, sales, and purchases or otherwise give/take on lease land, property, tenements and other tangible things. Mumbai city is economic capital of India. So Mumbai, has an extreme growth in the real estate sector over the past decade and it is one of the fastest growing industries in Mumbai. But at the same time there are lots of malpractices by land owners, contractors and agents in real estate industries. Numerous laws and regulations are enforced in recent years, but no one shows enough will to follow these guidelines properly, especially the agents. There are number of listed as well as unlisted agents working unethically in real estate sector, this paper focuses on code of conduct to be followed by agents in the best interest of property buyers. All property agents are obligated to treat all parties they work for must work on principle of honesty.

**Key word:** Real estate industry, real estate agents (REA), malpractices, code of conduct, property developer.

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R-9/139 6-A-1,  
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Dist. Latur - 413531.  
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Contact : 02382 - 241913  
09423346913, 09637935252,  
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## Website

[www.irasg.com](http://www.irasg.com)

## E-mail:

interlinkresearch@rediffmail.com  
vssan@gsa@1994@gmail.com  
mbkandke2010@gmail.com  
dr.kambhete@rediffmail.com

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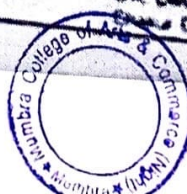
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## **"A Study of Online Frauds in the Indian Banking Sector During Covid - 19 Periods".**

**Mr. Tushar S. Chavan<sup>1</sup>, Dr. Ramakant V. Ghadge<sup>2</sup>**

<sup>1</sup>Shivaji Mahavidhyalay, Renapur, Latur

<sup>2</sup>Swami Ramanand Teerth Marathwada University, Nanded

**"An Analytical Study Of E-Banking Frauds In The Indian Banking Sector During Covid - 19 Period".**

### **Abstract:**

In December 2019 the Coronavirus (COVID- 19) was founded in the city of Wuhan, China. This virus spreads quickly in humans. The only way to stop the spread of the virus is for humans to avoid contact with each other. The virus has spread throughout the world and stopped the whole world. Lockdown were announces in India on 25<sup>th</sup> March 2020. So automatically all-important educational, official, financial and banking, etc. lots of work done on electronic mode. This paper focuses on online fraud in the Indian banking sector during Covid - 19 pandemic period. During the Lockdown, many industries were shut down and many people became unemployed. But during this period, the Indian banking sector was running smoothly. The strong banking sector is the most important in developing countries like India, Bangladesh, Sri Lanka, etc. Finance and banking are very much directly interrelated and the banking sector is the life and blood of an economy. Trade and other commercial activities are not flexible without a free and fair banking industry. Ordinary people and business organizations earn hard money out of that spend some money and try to save some money. The saved money is usually invested in a bank. In the last few years, many types of fraud have been detected in the banking sector. we have to analyse that the relation between online banking frauds and the lockdown period due to Covid - 19.

### **Keyword:**

Covid - 19, Lockdown, E-Banking, frauds, Banking sector.

### **Introduction:**

In December 2019 the Coronavirus (COVID- 19) was founded within the city of Wuhan, China. This virus spreads quickly in humans. the sole way to stop the spread of the virus is for humans to avoid contact with one another. The virus has spread throughout the planet and stopped the full world. it had been the first time the globe had experienced such a rapid spread of the virus, so nobody imagines the intensity of losses of life. the World Health Organisation announced COVID-19 is a Pandemic situation on 11 March 2020. The primary case of COVID-19 in India was reported on 30 January 2020 within the towns of Thrissur, (Kerala). India has the biggest number of Covid - 19 cases in Asia and therefore the second-highest number of confirmed cases within the world. Lockdowns were announced in Kerala on 23 March, and within the rest of the country on 25 March. An extreme social distancing measure aimed toward slowing down the transmission of the virus. The Covid - 19 viruses have intensely impacted the globalized world's economy, environment, health, and social organization. Especially Developing and underdeveloped countries like India, Pakistan, Sri Lanka, etc highly adversely influence because of this Covid -19 pandemic. Even it's difficult to sustain for the wealthiest and developed countries. The COVID-19 pandemic has seriously affected the share market, gold, materials, and approximately all the international market sectors. It has been reported at this point (04-07-2021), over 3.5 Crores cases and 4 lakhs death in India because of COVID-19. within the initial period, there have been no vaccination and medicine developed for the treatment of the virus, therefore the government from most of the countries have already applied several methods to forestall the disease from spreading. it includes social distancing, no gathering of the people, educational institutes, gyms, shopping malls, airports, railways, etc. were fully closed. Only emergency services like security, health care, foodstuff providing services were allowed during the lockdown. because of this lockdown, most of the work has been done on the web platform. So internet activities and services on boost. Even banking transactions are done on a web basis. During the Lockdown, many industries were close up and plenty of people became unemployed. But during this era, the Indian banking sector was running smoothly. The strong banking sector is that the most significant in developing countries like India, Bangladesh, Sri Lanka, etc. Finance and banking are pretty much directly interrelated and therefore the banking sector is that the life and blood of an economy. Trade and other commercial activities don't seem to be flexible without a free and fair industry. Ordinary people and business organizations earn hard money out of that spend some money and take a look at to save lots of some money. The saved money is typically invested into an exceeding bank. Nowadays banking sector of some money. The saved money is typically invested into Commercial banks, regional rural



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He/She has participated and presented a research paper entitled A study of online frauds in the Indian Banking Sector During Covid - 19 Period.

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## Analysis of Irregularities in Co-operative banks with special reference to PMC Bank

Dr. Ramdas V. Ghadge

Assistant Professor

Shriji Mahavidyalaya,

Kempegal, Dist. Latur

Tanhar Chavan

Assistant Professor

Satish Pradhan Dnyanashiksha College,

Mumbai

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### ABSTRACT

Co-operative banks play a very supportive role in the development of the Indian banking sector. Co-operative banks also support small and medium-scale businesses by providing financial loans and various facilities. These co-operative banks are very popular in India in a very short period. Many people invest and save money in these banks with great faith. But in the last few years, irregularities and frauds are increasing in these banks. RBI is known as the Central Bank of India. RBI sets the policy and supervises the Indian banking sector. RBI sets the policy and supervises the Indian banks. They have imposed restrictions on many co-operative banks where they found irregularities. Therefore, some important cooperative banks in the country have closed down in the last few years. But this has had a major adverse impact on small and medium businesses in India as well as many small account holders like small farmers, salaried persons, etc.

In the recent past year some of the co-operative banks like Punjab national Co-operative bank, Rupee Co-operative Bank Limited, Rupee Co-operative Bank Limited etc. these all banks are shutting down. This study was conducted to analyse the financial crisis facing the Punjab Maharashtra Co-operative Bank about its worsening financial situation. The survey was also conducted to understand the long-term perception of financial fraud in the economy and the weakening confidence of depositors and farmers.

