

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)].

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 4064 Cities in 176 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	AN ANALYSIS OF THE IMPACT OF MOBILE BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION AND LOYALTY: A CASE STUDY OF STANDARD CHARTERED BANK OF ZIMBABWE <i>DR. B. NGWENYA & A. MANJERA</i>	1
2.	REINFORCEMENT OF LECTURE PRESENTATION BY USE OF ANIMATION IN MATHEMATICS <i>WILLIAM NKOMO & BERTHA KARIMBIKA</i>	6
3.	ANALYTICS CUSTOMER RELATIONSHIP MANAGEMENT PROGRAMS AND TECHNOLOGIES: ISSUES AND TRENDS IN BANKING SECTOR <i>S.POOMINATHAN, M.BHAVANI & DR. M. R. VASUDEVAN</i>	12
4.	UNDERSTANDING NEED OF FLOWER GROWERS OF HIMACHAL PRADESH <i>APARNA MAITRA PATI & SUKHJINDER SINGH</i>	16
5.	CHALLENGES AND PROBLEMS ENCOUNTERED BY WOMEN ENTREPRENEURS IN NELLORE DISTRICT <i>C. PRAKASH, R.VANI & E. VENKATESH</i>	22
6.	CAR NUMBER PLATE DETECTION AND RECOGNITION <i>JOYASHRI BASAK & DR. RATIKA PRADHAN</i>	28
7.	AN ANALYTICAL STUDY ON DIMENSIONS OF TRAINING & DEVELOPMENT AND ITS IMPACT ON ORGANISATIONAL EFFECTIVENESS WITH REFERENCE TO SELECTED IT COMPANIES IN BANGALORE <i>DR. T.P. RENUKA MURTHY, DR. MAHESHA KEMPEGOWDA & VANISHREE.G.M</i>	32
8.	EMPOWERING CHILDREN WITH SPECIAL NEEDS THROUGH ASSISTIVE TECHNOLOGY IN THE CLASSROOM <i>SUHANA SYED BURHAN & DR. SARA BEGUM</i>	36
9.	A SURVEY ON HAND GESTURE RECOGNITION <i>JHUMA SUNUWAR & DR. RATIKA PRADHAN</i>	40
10.	AN EMPIRICAL ANALYSIS ON ONLINE SHOPPING SATISFACTION AND LOYALTY OF CUSTOMER WITH SPECIAL REFERENCE TO TAMILNADU <i>S.POOMINATHAN & DR. S. AMILAN</i>	44
11.	A STUDY OF CONSUMER BEHAVIOUR ON TWO-WHEELERS WITH SPECIAL REFERENCE TO BAJAJ PRODUCTS IN SALEM <i>DR. A. VINAYAGAMOORTHY, M. SANGEETHA & L.MARY ANTONI RSOALIN</i>	48
12.	A STUDY OF INTERNET BANKING PROCESS AND PRACTICE OF STATE BANK OF INDIA <i>DR. MANOJKUMAR J. GAIKWAD & ARVIND K. RAUT</i>	52
13.	FIRM'S DEBT MATURITY STRUCTURE IN PETRODOLLAR COUNTRIES: THE CASE OF KSA LISTED COMPANIES <i>DR. BOUABIDI MOHAMED & DR. OSAMAH HUSSIEN RAWASHDEH</i>	54
14.	AN EMPIRICAL STUDY OF ABSENTEEISM IN PUMPS INDUSTRY WITH SPECIAL REFERENCE TO COIMBATORE <i>DR. S. SARAVANAN</i>	65
15.	SCRUM IN AGILE TESTING <i>GOWDHAMI.D & ARUNA DEVI.P</i>	72
16.	THE INFLUENCE OF RECAPITALISATION IN THE NIGERIAN INSURANCE MARKET ON MARINE INSURANCE <i>NWOKORO, I. A.</i>	75
17.	AN APPRAISAL OF ROUTING AND SCHEDULING IN LINER SHIPPING (CASE STUDY: LAGOS PORT COMPLEX) <i>OBED B.C NDIKOM & BUHARI SODIQ</i>	79
18.	ROLE OF TEACHERS IN DEVELOPING EMOTIONAL INTELLIGENCE <i>TIMY THAMBI</i>	87
19.	MICRO-CREDIT MANAGEMENT BY PUNJAB NATIONAL BANK WITH REFERENCE TO FINANCING SHGs IN VARANASI <i>SOFIA KHAN</i>	89
20.	OPINION ANALYSIS ON TRANSPORT ISSUES AMONG WOMEN CONSTRUCTION WORKERS IN KODAIKANAL <i>P.LALITHA</i>	96
	REQUEST FOR FEEDBACK & DISCLAIMER	99

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N. Government College, Faridabad

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '_____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:
Affiliation with full address, contact numbers & Pin Code:
Residential address with Pin Code:
Mobile Number (s):
Landline Number (s):
E-mail Address:
Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

A STUDY OF INTERNET BANKING PROCESS AND PRACTICE OF STATE BANK OF INDIA**DR. MANOJKUMAR J. GAIKWAD****HEAD****DEPARTMENT OF COMMERCE****VASANTRAO NAIK COLLEGE****SHAHADA****ARVIND K. RAUT****HEAD****DEPARTMENT OF COMMERCE****G. D. M. ARTS, SHRI. K. R. N. COMMERCE & M. D. SCIENCE COLLEGE****JAMNER****ABSTRACT**

Internet Banking enables a customer to do banking transactions through the bank website on the internet. It is system of accessing account and general information on bank products and service through a computer while sitting in anywhere, office, home, etc. This is also called virtual banking. In today's modern are internet computer has beginning to capture the banking sector, we can see many nationalized banks the complete hand written work is done with the help of the internet. The internet banking is very necessary at present situation. Banking has own important in the economic progress of the country. Actually banking is the breath of the modern commercial world. On-line banking computer provides so many quick facilities to the work like print at passbook, print up demand draft (DD) banking cheques pay order and calculating interest of every kind of bank account through internet banking related computer bank employees search the missing account number with in a second, so that a customer can do his deposit and withdrawal as pass possible.

KEYWORDS

internet banking, customer, on-line banking.

INTRODUCTION

The roots of the State Bank of India lie in the first decade of 19th century, when the bank of Calcutta, later renamed the Bank of Bengal, was established on June 02, 1806. The Bank of Bengal was one of three Presidency banks, the other two being the Bank of Bombay (incorporated on April 15, 1840) and the Bank of Madras (incorporated on July 1, 1843). All three Presidency banks were incorporated as joint stock companies and were the result of the royal charters. These three banks received the exclusive right to issue paper currency in 1861 with the paper currency Act, a right they retained until the formation of the Reserve Bank of India. The presidency banks amalgamated on Jan.27, 1921 and the re-organized banking entity took as its name Imperial Bank of India. The Imperial Bank of India renamed a joint stock company.

Pursuant to the provisions of State Bank of India Act 1955, the Reserve Bank of India, which is India's Central Bank, acquired a controlling interest in the Imperial bank of India. On April 30, 1955 the Imperial Bank of India becomes the State Bank of India. The government of India recently acquired the RBI's stake in SBI so as to remove any conflict of interest because the RBI is the country's banking regulatory authority.

Online banking is becoming much more common. You can pay your bills online and access a record of your checking account transactions online. Online banking is a great feature, and most banks do offer it. Online banking makes everything you do with your finances a bit easier. You can access the information anywhere that you have access to the Internet. It makes your financial life much easier to manage.

SALIENT FEATURES OF ONLINE BANKING

- 100% secure banking.
- View / print account statement.
- View Demat / GOI band holding.
- Transfer found to between your own accounts.
- Remit found yours friends and relative across India through NEFT.
- Recharge Top up your prepaid mobile connection.
- Pay your utility bill insurance premium.
- Pay your income tax and other direct / indirect taxes.
- Book train /airline tickets and shop at various online portals.
- Card to card money transfer.
- Open fixed deposit account.
- Stop payment of cheque.

BENEFITS OF E-BANKING

E-banking helps us in overcoming the drawbacks of manual system, as computers are capable of storing, analyzing, consolidating, searching and presenting the data as per the user requirements with lot of speed and accuracy.

Number of benefits accrues to the various parties with the development of e-banking.

BENEFIT TO THE BANKS

- E-banking services help in increasing profits.
- E-banking provides competitive advantage with boundary less network to the banks.
- Due to e-banking banks carry on business less with paper money and more with plastic money; have online transfer of funds, thus economizing on the cost of storage of huge stocks of currency notes and coins.
- By connecting with ATM and PO terminals, risk of cash overdraw can be eliminated in case of ATM credit and debit cards.
- E-banking websites can act as a revenue earner through its promotional activities.
- Customers can avail e-banking facility from anywhere, therefore saving the need not to invest more on building infrastructures.
- Websites that offer financial convergence for the customer will create a more involved banking customer who will more frequently utilize the banking websites.

BENEFIT TO THE CUSTOMERS

- E-banking provides 24 hours service to the customers for cash withdrawal from any branch.
- Quick and steady access to information.
- Online purchase of goods and services and payments can be made for various purposes.
- The customer can view his account balance, can get a statement of his account, can apply for loans, check the progress of his investments, review interest rates and collect other important information.

BENEFIT TO THE MERCHANTS, TRADERS AND OTHERS

- It ensures assured quick payment and settlement to the various transactions made by the traders.
- It provides a variety of services to the businessmen on par with the international standards with low transaction cost.
- Cost and risk problems involved in handling cash which are very high in business transactions are avoided.
- It leads to the growth of global and local clientele base with the development of e-Banking.
- Other benefits include improved image, improved customer service, eliminating paper work, reduced waiting costs and enhanced flexibility.

ABOUT ONLINE SBI

State Bank of India is India's largest bank with a network of over 13000 branches and 5 associate banks located even in the remotest parts of India. State Bank of India (SBI) offers a wide range of banking products and services to corporate and retail customers. Online SBI is the Internet banking portal for State Bank of India. The portal provides anywhere, anytime, online access to accounts for State Bank's Retail and Corporate customers. The application is developed using the latest cutting edge technology and tools. The infrastructure supports unified, secure access to banking services for accounts in over 13,000 branches across India. 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 e-Tax for online tax payment
- Use e-Pay for automatic bill payments
- Interface with merchants for railway and airline reservations
- Avail DEMAT and IPO services

The Online SBI 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 (both Inter and Intra bank), and draft issues
- Make bill payments over the Internet.
- Authorize, modify, reschedule and cancel transactions, based on rights assigned to the user
- Generate account statement
- Enquire on transaction details or current balance

In addition to the above the Internet banking application also provides the following value added services:

- Tax payments to central and state governments through site to site integration.
- Supply Chain Finance(e-VFS- Electronic Vendor Finance Scheme)
- Direct Debit Facility
- E Collection Facilities for:
 - Core Banking Transactions
 - Inter Bank Transactions for incoming RTGS/NEFT Transactions
 - Internet Banking Transactions for SBI & Associate Banks
 - Direct Debit facility where suppliers can directly debit their customer's account through Internet Banking.

CONCLUSION

State Bank of India and this group such as SBH, SBP, SBM, SBT and SBB&J, uses online banking system, they are to use information technology for improving services. It also contains awareness about Internet Banking best practices and its safety use. There are certain salient features of Internet Banking like 100 per cent secure banking, view / print account statement, Transfer found to between your own accounts, Card to card money transfer etc. There are some advantages of online banking like we can pay our bill online at any time, we can view transaction on our account, Customers are completely satisfied by the service and products provided by the bank. Some of them need to use Information, Technology for improving services. The banks of SBI groups have ability to provide required services to customer within time; due to their online process. The manager itself solves the queries of account handling to account holders. The security for internet banking, customers is 100% reliable. State Bank of India (SBI) offers a wide range of banking products and services to corporate and retail customers. Online SBI is the Internet banking portal for State Bank of India. The portal provides anywhere, anytime, online access to accounts for State Bank's Retail and Corporate customers. The application is developed using the latest cutting edge technology and tools.

REFERENCES

1. Akinci, S., Aksoy, S. and Atilgan, E. (2004) 'Adoption of Internet Banking among Sophisticated Consumer Segments in an Advanced Developing Country,' International Journal of Bank Marketing, 22, 212-232.
2. Geetika, Nandan Tanuj, Upadhyay Ashwani, "Internet Banking in India: Issues and Prospects", The ICAI University Journal of Bank Management, Volume-VII Issue 2 (May 2008)
3. Kishor c.Padhy (2012), " Banking 2020", ISBN.978-93-80642-84-0.P.188,190.
4. Sujan C.Tain .(2009), "Online Banking in Indian ",security challenges in E-banking ,p.102
5. Uppal R.K.(2007) "Customer perception of E-Banking services of indian banks".

WEBSITES

6. www.banknetindia.com
7. www.sbi.co.com

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor its publishers/Editors/Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal is exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

