



**AN ANALYTICAL STUDY OF CREDIT FACILITIES AND ITS RECOVERY TECHNIQUES AT PRIMARY CO-OPERATIVE AGRICULTURE AND RURAL DEVELOPMENT BANK LTD, DEVANAHALLI**

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**Abstract**—*The banking activities developed any such way that now it has come to be a sizeable subject. It has got big system of guidelines, rules, and tactics. In a developing country like India, it is far to see the improvement of era in banking zone which include automated of bills, ATM's, credit card. The banking capabilities end up a powerful force after the primary decade of 20<sup>th</sup> century. To understand the records of contemporary banking in India, one has to refer to the “English enterprise homes” hooked up by East India Corporation. Those business enterprise houses have been essentially trading firms and wearing on banking commercial enterprise as part of their own capital they failed and vanished from the scene for the duration of the 1/3 decade of 18th century. Those banks also are called “Presidency Banks” and they functioned properly as impartial units. Over the past part of 19th century and early segment of 20th century, the “Swadeshi motion” triggered the establishment of some of banks with Indian control. In 1920, the “Imperial bank of India Act” turned into passed for amalgamating the three Presidency Banks. As such, the “Imperial financial institution of India” become mounted in 1921. It became given strength to hold government finances and control the public debt. The branches of the financial institution were functioning as clearing homes. However, it turned into not legal to trouble currency. Conclusion was Bank has accomplished especially nicely in Grapes segment, that is well supported through higher production of grapes and reimbursement. Customer relationships were maintained, and rural people got benefitted immensely from loans at low interest rates with additional discounts. Also played pivotal role in agriculture and rural development. The study has helped a lot in obtaining and gaining substantial of information on credit performance analysis being adopted in bank.*

**Keywords**—*Banking, Co-operative Bank, Credit Facility, Loans, Rural Development.*

## **INTRODUCTION**

Within the beyond economic development became unknown. Consequently, using money for getting and the promoting was very a lot constrained. With the development of communication economic progress and the spread of science and boom of financial and political institution, using money is also accelerated. Alongside the usage of cash, the use of credit score gadgets also developed.

Finance is the lifestyles of residing system. Credit score is the part of banking. Without credit score facilities banking grows to be incomplete. Banking is started inside the form of credit score (loans). Now it is gowned as a massive commercial pastime, it obtained all business sports in gift current sports in the present world.

The banking sports evolved any such way that now it has come to be a sizeable challenge. It has been given big gadget of guidelines, guidelines, and techniques. In growing us of a like India, it's far to peer the improvement of generation in banking sector inclusive of automated of accounts, ATM's, credit card and many others.

The foundation of present day economic institutions can be traced to antiquity, where the person used to just accept cash within the shape of deposits and lend it to people who needed for assembly their necessities which may be budget friendly or social. As instances advanced, the bankruptcy of monetary transaction also changed. Infect the innovation in the fields of delivery and communications, improvement of power and production has resulted within the sphere of banking.

Most of the developing international locations are predominantly agriculture primarily based where 65% of the people exercise agriculture as their important occupation. Agriculture wishes good enough economic aid through the institutions. The growing nations do no longer have good enough capital to guide such establishments. Manifestly there's necessary for mobilizing the aid. The farmers or every other non-industrial entrepreneur, small scale industrialists want to mobilize the capital. This form of mobilization is possible handiest through co-operatives in growing nations.

Co-operative corporation is one of the important units inside the procedure of development especially in developing international locations; the co-operative zone performs a pivotal position inside the mobilization of resource like capital . India is a growing use where big percentage of farmers are small and marginal who are unable to mobilize the required capital to fulfill their need like buying agricultural inputs. To fulfill such needs co-operative credit score turns into important.

Co-operation refers to an institutional framework to prepare self-help amongst those who participate in it. In popular such an enterprise includes men and women of small method. Unable to stand effective market forces like competition, these human beings get to acquire and prepare themselves market forces like opposition, these human beings get to accumulate themselves into co-operatives. They pool their resources and there through make bigger them beyond what they would be if used one after the other. Those susceptible characters via this organization accumulate electricity to perform tasks which they could no longer be capable of do in any other case.

In different phrases of 5th plan Draft the co-operation represents institutionalization of the precept and impulse of material useful resource. It has the benefit of combining freedom and possibility for the small guy with the benefit of huge scale control and company. Co-operation is consequently without difficulty proper to result in the favored socio-monetary modifications within the context of the present situations within the country.

## **REVIEW OF LITERATURE**

**Hellen Kamar , Caroline Ayuma (2016)** Effect of Debt Recovery Techniques on Performance of Selected Financial Institutions in Eldoret Town The purpose of the was to examine the effect of debt recovery techniques on performance of financial institutions. The study objectives were to examine the effect of account transactions, guarantors, auction and the effect of collateral retention on performance of financial institutions in Eldoret town. The study was guided by customer-supplier relationship theory. The research design adopted a descriptive survey design. The study was conducted on Financial Institutions within Eldoret town, Uasin Gishu County.

**Hanan Ahmad Al-Qudah, Mohammad Zakaria Ahmad(2020)** the effect of credit facilities granted by commercial banks This study aims to research upon the effect of credit facilities granted by commercial banks on the Jordanian economy and the objectives of research includes the identifying the impacts of credit ratings on the Jordanian economy along with providing suitable recommendations. Therefore, the research has been divided into five chapters that include introduction, literature review, methodology, data findings and conclusion. Credit facility is a type of agreement that is made with the bank along with the person or organization in terms of taking credit.

**Surojit Dey(2018)** Recovery Mechanisms of Non-Performing Assets in Indian Commercial Banks: An Empirical Study The solution of NPAs and its recovery lies only with proper credit assessment and recovery management mechanism. In a situation of liquidity overhang and economic boom, it is the tendency of banks to lend more compromising asset quality, raising concern about their adverse selection and potential danger of addition to the stock of NPAs.

When an asset become NPAs, the recovery wings starts its operations. Performance of various recovery channels of NPAs in Indian banking system is not found to be satisfactory.

**Sudip Basu<sup>1</sup>, Dr. Alok Satsangi(2019)**A Study on Credit Risk Management Practices in Indian Banks Credit risk management is a well-structured approach to manage uncertainties by risk assessment. Credit risk management defines identification, measurement, monitoring and control of the credit risk exposures. The effective management of credit risk is a crucial component of comprehensive risk management and important for the long term performance of a banking organization.

**Ms. S. JANANI, Mrs. S. RATHIKA, Mrs. D. PRAVEENA(2020)**An analysis of credit facilities with reference to Canara Bank. According to James Chen, “A credit facility is a type of loan made in a business or corporate finance context. It allows the borrowing business to take out money over an extended period of time rather than reapplying for a loan each time it needs money”.

**Stefania D’Amico, Vamsidhar Kurakula, and Stephen Lee(2020)** Impacts of the Fed Corporate Credit Facilities through the Lenses of ETFs and CDX” we use the liquid and efficient bond ETF prices and CDX spreads to quantify the effects of the announcements of the Primary and Secondary Market Corporate Credit Facilities on the underlying corporate bonds. We find that those announcements triggered: (i) large and positive jumps in the prices of directly-eligible ETFs as well as ETFs holding eligible bonds and their close substitutes; (ii) a discrete drop in the perceived credit risk of eligible bonds especially following the April 9th announcement; (iii) a roaring back of investment-grade issuance and a pick-up in high-yield issuance

**Ogunlade Olabamiji<sup>1</sup>\* and Oseni Michael(2018)** Credit Management Practices and Bank Performance: Evidence from First Bank The study examined the influence of credit management practices on financial performance of Nigerian banks with specific reference to First bank Plc. Data was collected using Purposive sampling technique from thirty (30) respondents as a sample size used to collect data from the respondents. Both descriptive and inferential statistics were used to analyze data, such as frequency, percentage, weighted mean score, and multiple regression. The result revealed that credit management practices have a significant positive influence on the financial performance of First bank. The result concluded that client appraisal, credit risk control, and collection policy are major predictors of financial performance of First bank. Subsequently, the study recommended that management of other banks should learn from First bank by enhancing their client appraisal techniques, credit risk control and adopting a more stringent policy to improve their financial performance.

**Anton Markov ,Zinaida Seleznyova ,Victor Lapshin(2022)** Credit scoring methods :Latest trends and points to consider Credit risk assessment is a sensitive subject for an bank and financial institution for several reasons . Firstly credit risk is subject to external evaluation ,since central banks and auditors rigorously monitor how financial institutions comply with Base land International Financial Reporting Standards(IFRS) requirement .Secondly ,precise credit risk estimation is key loan organization's profitability.

**Joyce Wambura Kinyua1, Grace Kiiru, David Njoroge(2022)** The study recommended that bank officials ought to advance their efforts in recovering loans and enlighten farmers that the loans given to them are not grants, hence they should repay them with the specified interest so that other loanees can profit from the credit. The study revealed that there existed a positive connection between implementation of loan recovery strategies and repayment performance. Therefore, the current study will further investigate loan recovery strategies and their impact on repayment rates of revolving funds

**Dr. (Smt.) Rajeshwari M. Shettar(2019)** DIGITAL BANKING AN INDIAN PERSPECTIVEThe study found that, digital banking has drastically reduced the operating costs of banks. This has made it possible for banks to charge lower fees for services and also offer higher interest rates for deposits. Lower operating costs have meant more profits for the banks. The study also found that, digital banking is having enormous potential to change the landscape of financial inclusion. Easy use of digital banking can accelerate the integration of unbanked economy to the mainstream.

### **STATEMENT OF THE PROBLEM**

In the present world to rise the agriculture and rural development activities in the country, it required to large amounts funds, so it's necessary to study about credit facilities and recovery techniques in the context of influencing factors such as policies and procedures, securities, duration and rate of interest in the present Indian financial system, this research work intends to find these position and standardization various credit facilities and recovery techniques? In the economy, the main agricultural and rural development bank pay an essential role by examining the variable that influence different forms of credit.

The study is carried out to find out solutions for existing credit facilities and recovery Devanahalli and suggest process to improve upon existing techniques. It is necessary to study about credit facilities in the context of influencing factors such as rate of interest, duration, rules, and regulations of financial system.

## **IMPORTANCE OF THE STUDY**

Agriculture occupies a position of fundamental significance within the Indian financial system. Carry the biggest industry within the agriculture gives the employment to round sixty-five % of the overall work force within the country, it contributes about 30% of the country wide income. Moreover, it offers uncooked cloth to agro industries including cotton textile, Jute, Sugar, Vanaspati industries which might be of the simple importance to the national financial system. Therefore, agriculture is a very vital part of our economic shape. Agriculture is a career which calls for finance is bad. An Indian farmer has to depend on credit. Due to irregularities and drought situation for previous couple of years the farmer's debts had been improved. Moreover, farmers spent extra cash on non-productive activities as opposed to productive motive which include fertilizers, irrigation, and land improvement, and so on.

## **NEED OF THE SYUDY**

The development of economy and co-operative sector is mainly dependent on the volume of credit facilities and its recovery techniques. The study focusses on primarily on the various types of loans offered by the banks of recovery technics of loan from customers and shareholders. The research has focused and0020how to attract all kinds of co-operative bank loan to its customers. Various methods, interest rate provided by the bank has its own unique needs of their study.

## **OBJECTIVES OF THE STUDY**

1. To gain knowledge about various credit facilities of the bank.
2. To study the liquidity position of the bank.
3. To study the moments of the fund between bankers to customer.

## **SCOPE OF THE STUDY**

In the present competitive world, dealing the huge funds in the agriculture and rural development at activities in the country is complicated activity, so it's necessary to study about credit facilities and recovery techniques, It includes policies and procedures, duration , hypothecation, credit size, rate of interest and strategies use to the amount of loan within a specified time, in this research study is conducted to analyse, evaluate and suggested to the primary agriculture and rural development bank.



## **LIMITATIONS OF THE STUDY**

1. The whole project is restricted to limited time period.
2. The information collection to sample size of co-operative bank.
3. Confidentiality of information is also one of the serious limitation of study.
4. Difficult in acquiring the complete information from the bank which would affect the privacy of banking activity.
5. In co-operative banks website is not available for information, so the analysis is based on the information provided by the bank.

## **RESEARCH METHODOLOGY**

Its involves the methodology to find the solution in deeply, collection of data that describe natural phenomena it includes identification, collection, observation and experiment result. The way to achieve go also is primary and secondary data.

## **METHODOLOGY ADOPTED IN THIS RESEARCH**

1. Primary data
2. Secondary data

### **1. Primary data**

The data which is gather the information which is collects especially for study and not found in the form before called primary data. Information is obtained from branch manager and through generally discussion and observation of the questionnaire.

### **2. Secondary data:** It involves data already available or collected by some other researcher.

In this research data is collection from.

1. Banks record includes registers,
2. Profit and loss accounts for commercial banks
3. Websites
4. Books on accounts etc.

## DATA ANALYSIS AND INTERPRETATION

**TABLE 1: PERCENTAGE OF GRAPES LOAN**

<i>year</i>	<i>Amount(lacks)</i>	<i>% of base of year 2018-19</i>
2018-19	22.63	100
2019-20	31.59	139.59
2020-21	41.93	185.29
2021-22	52	229.78

### Interpretation

From the above table keeping 2018-19 as base year below as the observation

1. We could see a positive movement of loan amount, which shows confidence of bank in providing incremental loans year on year.
2. The increment also shows demand for the loan in agriculture industry.
3. Shows bank's interest in development of agriculture industry for overall economy development though better production of agricultural products.

**TABLE 2: PERCENTAGE OF PUMP SET LOAN**

<i>year</i>	<i>Amount(lacks)</i>	<i>% of base of year 2018-19</i>
2018-2019	30.92	100
2019-2020	28.97	93.69
2020-2021	19.94	64.49
2021-2022	14.86	48.06



### Interpretation

From the above chart preserving 2018-19 as base year below are the observation

1. We may want to see an intervening time spike in loan quantity allotted for pump set loan
2. The intermediate increasement indicates that the preceding year farmers needed to go through losses because of bad climate conditions.
3. Within the year 2018-19 farmers generated higher income out of pump manufacturing, and went for lesser loan amount, that's indicative following the year 2018-19 and 2019-20. But inside the year 2020-21 and 2021-22 the proportion of pump set loan has improved.
4. Due to better earning to farmers, the call for mortgage seem to be fluctuated.

**TABLE 3: PERCENTAGE OF LOAN ON TRACTOR SCHEME**

<i>Year</i>	<i>Amount( lacks)</i>	<i>% of base of year 2016-17</i>
2018-2019	64.23	100
2019-2020	10.54	16.41
2020-2021	13.53	21.06
2021-2022	14.02	21.83

### Interpretation

1. Tread suggests decline in loan quantity for tractor.
2. Call for tractor loan is lowering from year to year. So the financial institution also reduces its mortgage quantity.
3. Because of apartment tractor facility now to be had within the vicinity, most of the farmers choice for this facility as opposed to proudly owning their very own tractors, there by means of impacting the loan demand.

**TABLE 4: PERCENTAGE OF MANGO LOAN**

<i>Year</i>	<i>Amount( lacks)</i>	<i>%of base of year 2016-17</i>
2018-2019	85.11	100
2019-2020	84.62	99.42
2020-2021	96.3	113.15
2021-2022	83.13	97.73

Interpretation

From the above desk maintaining 2018-19 as base year underneath are the statement

1. There is an increased when compared to the base year 2018-19 because same people are not depending on mango loan in the current year.

**TABLE 5: PERSENTAGE OF DAIRY FORMING**

<i>Year</i>	<i>Amount</i>	<i>% of base of year 2016-17</i>
2018-2019	17.28	100
2019-2020	15.44	89.35
2020-2021	28.02	162.15
2021-2022	18.66	107.99

### Interpretation

From the above desk preserve 2018-19 as base year underneath are the observant

1. We can see there be high-quality fashion for dairy farming mortgage through banks to its clients
2. Dairy farming are one time funding product, later farmers are required to maintain which does now not require huge investment and manufacturing is depending on supportive climate conditions, financial institution does now not fore see call for this reason reduced the amount enormous within the 12 months.

**TABLE 6: PERCENTAGE OF SERICULTURE SCHEME LOAN**

<i>Year</i>	<i>Sericulture loan</i>	<i>% of base of year 2016-17</i>
2018-2019	69.85	100
2019-2020	74.61	106.82
2020-2021	74.61	106.82
2021-2022	77.88	111.49

### Interpretation

From the above desk preserve 2018-19 as base year underneath are the observant

1. Trend shows growing in loan amount for sericulture.
2. Because of sericulture facility now available in the place, most of the farmer's option for this facility instead of proudly owning their personal sericulture, there by way of impacting the loan demands.

**TABLE 7: PERCENTAGE OF LOAN ON SHEEP FORMING**

<i>Year</i>	<i>Sheep loan</i>	<i>% of base of year 2016-17</i>
2018-2019	14.12	100
2019-2020	13.52	95.75
2020-2021	22.44	158.92
2021-2022	45.58	322.80

**Interpretation**

From the above desk preserve 2018-19 as base year underneath are the observant

1. Tread suggests for sheep forming mortgage is slightly increased year to year.
2. Call for sheep forming loan is increased because of extra demand in market.
3. Due to silk import generation to expand the sheep forming to assist the agriculture.

**TABLE 8: PERCENTAGE OF BUSINESS LOAN**

<i>Year</i>	<i>Business loan</i>	<i>% of base of year 2016-17</i>
2018-2019	15.9	100
2019-2020	21.8	136.55
2020-2021	21.8	136.55
2021-2022	21.8	136.55

**Interpretation**

From the above table retaining 2018-19 as base year under are the observations

1. We can see there is nice fashion for enterprise mortgage by way of financial institution to its customers.
2. Within the chart we observe 2018-19 to 2019-20 there may be growing fashion line and the remaining years the fashion line of business loan is constant.

**FINDINGS**

- Providing the credit facilities to the grapes from bank has been slightly increased from year to year.
- For any banking pump set loan is very essential to provide the service. But this pump set has decreased due to less trust worthiness and low ever pf motivation.
- The bank performance is good with regards to issuing of mango loan to customers and this is a good sign to the bank.
- Loan to power tiller has increased year to year continuously and this has been happened because credit facilities to customer.
- There is a greater decrease in consistently increased when compared to base year 2018-19 and this is a good sign for bank.
- The non-farm agricultural sector has increased year to year and this is a good sign for the bank.
- The recovering performance of grapes is coming down to base year because bank has maintained strict policy towards credit.

- The performance is good towards the recovery of pump set because it has increased when compared to the base year.
- The repayment of power tiller has increased from year to year.
- The recovery of tractor loan is coming down when compared to the base year because it is not favourable to bank.
- The repayment of sheep loan increased in one year and remaining are declined, so it is not a good sign to the bank.
- Performance of recovery of hen loan has declined in two year and later on slightly increased.
- The repayment of business loan has increased to year to year, so it is favourable to the bank.

### **SUGGESTION:**

- Maintenance of the grapes loan system is good. So let bank continue with the same in future also.
- Decrease in pump set loan is not a good sign, so bank should not provide the pump set loan in future.
- Increase in issue of mango loan is plus point to the bank, because it increases their profits by earning more interest. But at the same time the bank should take necessary steps to recover the loan in time.
- Maintenance of power tiller loans is plus point to the bank because it provides more profit in the form of interest rate to bank.
- Bank should try to reduce the paper work and it has to computerize their transaction, so the errors will be avoided and also it saves time and energy.
- Bank should continuously keep on watching the recovery system due to timely payment from the customers.
- The bank has to provide, information regarding various schemes of loan to all the customers of different sectors.
- Banks should provide the guideline to the borrower so that they can repay the loans within the time.
- Bank must try to provide a different type of loan for the below poverty line people.

### **CONCLUSION**

In competitive world, the banking activities related to public which is more important for the study. Especially for the rural people, primary co-operative agriculture and rural development bank provides more facilities to “agricultural work”. For the purpose of fulfilling the loan facility to rural people, primary co-operative agricultural and rural development bank has

established the theoretical knowledge on credit management and recovery analysis has been enhanced substantially through the practical exposure at primary co-operative agriculture and rural development bank.

Overall, it can be concluded that the performance of the bank in providing the various loans for the agriculture base in top go back as a result the customers are attracted, the bank as to be had different center which include deposits, loan and budget.

The benefits to the contributors of co-operative bank are benefited to an extra extension low rate of make investment on provided by means of the co-operative financial institution. It maintain a mutual dating with clients. Subsequently their customer are glad about their services. As a average end might be that the co-operative financial institution has hit schemes with good reaction time and different records. New strategies, advertisement publishing in new papers through the financial institution.

To look at has help a lot acquiring and gaining vast of information on credit score perform performance analysis being followed in PLD bank. Specifically, for the agricultural people this financial institution offers more center to agriculture work for the pleasurable the loan facility to rural human beings in primary co-operative agricultural rural development bank.

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