



**A STUDY OF E-BANKING HABITS AMONG THE TRIBAL STUDENTS
WITH THE SPECIAL REFERENCE OF GOVT. S.T BOYS HOSTELS
PUNE CITY**

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Abstract:-

These studies investigate the awareness level of tribal students from Govt. S.T Boys Hostels Pune city about e-banking services and how much it has increased after. The present study is conducted to investigate the use of e-banking facilities for purposes of banking literacy among tribal students. Table 02 shows that most of the tribal students have fully or partial aware about e-banking products. But most of the tribal students are unaware about modern E- banks services provided by banks.

Keywords – *E- banking, Tribal, Hostel.*

Introduction –

Pune city there is 11 Govt. S.T. Hostel run by the ministry of tribal development department, Maharashtra .Govt. run hostel for the merit Tribal students who come to education purpose in pune city.

There is 7 Govt. S.T hostel for the boys & 4 hostel for the girls at various location of Pune city like Koregaon Park, Somwar Peth, magarpatta, hadpsar, Manjri stud farm etc. every students who admit in the hostel to open bank account compulsory for the financial benefits of govt. there is DIRECT BENEFITS TRASFER system there account & also for scholarship. All tribal boys & student open there bank account at SBI bank because every hostel provides the residential certificate for bank account.

1. Objective –

1. To know the various types of E- banking Facilities.
2. To understand the awareness about E – Banking among the tribal students.
3. To investigate the habits of E-banking among the tribal students.

2. Scope of the study

1. To find out the intensity of E- banking awareness & habits among the tribal students who come to pune for the educational purpose & stay at Govt. S.T Boys hostel in pune city.
2. The respondents' of this study is only govt. hosteller students.
3. The Responds come from various stream like engineering, Medical, Law, science, commerce & Arts at different college from pune.

3. Limitation

1. The study conducted for the one year (2019 - 20)
2. The samples taken for the study only students from the govt. tribal hostel Pune city that come for the educational purpose.
3. This study limited for Govt. S.T Boys Hostel. Pune city.

4. Research Methodology –

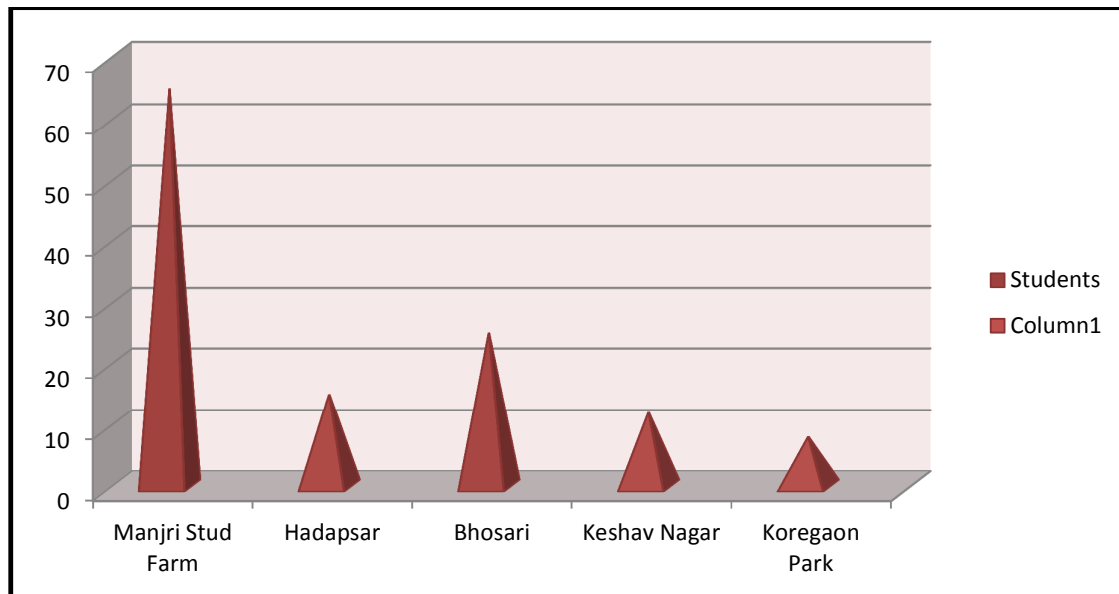
| Sr. No. | Objective | Method |
|---------|---|---|
| 01 | To know the various types of E- banking Facilities | Secondary Data – Books, various website of banks & Journals |
| 02 | To understand the awareness about E – Banking among the tribal students | Primary data – interviews, Questionnaire from the tribal students |
| 03 | To investigate the habits of E-banking among the tribal students | Primary data – interviews, Questionnaire from the tribal students |

5. Sample Size –

Table No. 01 Sample Size of study

| Sr. No. | Govt. Hostel Name (Pune City) | Population (P) | Percentage (%) | Numbers (N) |
|---------|---------------------------------------|----------------|----------------|-------------|
| 1 | Govt.S.T.Boys Hostel Manjri Stud farm | 650 | 10 | 65 |
| 2 | Govt.S.T.Boys Hostel Hadapsar | 150 | 10 | 15 |
| 3 | Govt.S.T.Boys Hostel Bhosari | 250 | 10 | 25 |
| 4 | Govt.S.T.Boys Hostel Keshav Nagar | 120 | 10 | 12 |
| 5 | Govt.S.T.Boys Hostel Koregaon Park | 75 | 10 | 08 |
| | Total | 1250 | 10 | 125 |

Source – warden Office, Govt. S.T .Boys Hostel, Manjri Stud Farm, Hadapsar, Pune



6. Various Popular services under e-banking in India

6.1. ATMs (*Automated Teller Machines*)

ATM stands for Automated Teller Machine. It's a specialized computer that makes it convenient to manage your money. For example, almost all ATMs allow you to withdraw

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money, and many allow you to make deposits. At some ATMs, you can print a statement (a record of your account activity or transactions); check your account balances (the amount of money in your accounts right now); transfer money between your accounts; and even purchase stamps. You can usually access the most services at an ATM that's operated by your own bank.

6.2. Telephone Banking

One of the most convenient banking services provided by the majority of the banks and financial institutions is phone banking. It has made life easy as account holders can initiate transactions as well as complete some of the transactions from the convenience of their mobile phone. Customers can enjoy the flexibility of time with 24-hour phone banking service. The account holder can enquire about account balance, make bill payments, transfer funds to another account and do much more with phone banking facility.

6.3. Electronic Clearing Cards

The Electronic Clearing System (ECS), an innovative facility for busy people. With this facility, the credit card bill is automatically debited from savings account, so no need to worry about missing a payment.

And since this entire process happens through the Reserve Bank of India's electronic clearing mechanism,

6.4. Smart Cards

The appearance of a smart card is akin to a credit card in size and shape. It is a plastic card embedded with microprocessor chip or memory chip. The microprocessor embedded under a gold contact pad on one side of the card can be compared to minicomputer. When the chip is processed by a chip reader, it basically communicates to the host computer and transmits in-memory information securely and quickly. The data processed and stored in the chip is associated with either value, information, or both. The chip in the smart card is tamper proof and it provides enhanced security for cardholder's personal data and financial transactions. This protection is based on the data encryption standard (DES) which is approved by International Standard Organisation (ISO) as safe enough for protecting electronic funds transfer (EFT) transactions.

Ex. The Axis Bank Smart Pay Card is truly smart – it can electronically disburse salaries, incentives and reimbursements anytime, anywhere. The features include no minimum balance, validity in Axis Bank ATMs across the country, and a high withdrawal and purchase limit of Rs. 50,000 per day.

6. 5. EFT (*Electronic Funds Transfer*) System

An electronic funds transfer (EFT) is the electronic transfer of money over an online network. Electronic funds transfers can be performed between the same bank and a different one, and can be accomplished with several different types of payment systems. An EFT can be initiated by a person or by an institution like a business and often doesn't require much more than a bank account in good standing

An electronic funds transfer is a widely used method for moving funds from one account to another using a computer network. Electronic funds transfers replace paper-based transfers and human intermediaries, but provide the customer with the convenience of doing her own banking.

6.6. Mobile Banking

Ever since the internet has taken over the world, the banking industry has undergone a major shift. Before the internet was so popular for carrying out banking transactions, people had to go the bank, stand in long queues and then wait for their turns even if they only wanted to check their account balance, withdraw cash or transfer money. But now they no longer need to visit a bank to carry out different kinds of banking transactions since they can use internet banking or mobile banking facilities.

Mobile banking has simplified the lives of many people and given them the option to send money, receive money, check account balance, pay bills, etc. using their mobile phones. And the best part is that banks offer mobile banking services for free.

Types of Mobile Banking Services

Banks provide mobile banking services to their clients in the ways listed here:

- Mobile Banking over Wireless Application Protocol (WAP)
- Mobile Banking over SMS (also known as SMS Banking)
- Mobile Banking over Unstructured Supplementary Service Data (USSD)

6.7. Internet Banking

Internet banking is the system that provides the facility to the customer to conduct the financial and non-financial transactions from his net banking account. The user can transfer funds from his account to other accounts of the same bank/different bank using a website or an online application. The customer uses a resource and a medium to conduct financial transactions. The resource that a customer uses might be an electronic device like a computer, a laptop, or a mobile phone. The internet is the medium that makes the technology possible.

The facility of internet banking is provided through banks and the customer must be an account holder with any bank to get the facility available for him/her.

Features of Internet Banking

- The customer can view account statements.
- The customer can check the history of the transactions for a given period by the concerned bank.
- Bank, statements, various types of forms, applications can be downloaded.
- The customer can transfer funds, pay any kind of bill, recharge mobiles, DTH connections, etc.
- The customer can buy and sell on e-commerce platforms.
- The customer can invest and conduct trade.

6.8. Door-step Banking

IPPB gives you the opportunity to enjoy banking facilities at your home with Doorstep banking services. Now you won't have to leave the comfort of your home for your routine banking transactions. Our wide network of post offices and postal employees will make banking accessible to the remotest corners of the nation

Benefits of door steps banking

- Banking from the comfort of your home
- Easy and convenient banking
- Instant account opening
- Simple, secure and hassle-free banking

Services provided by Door-step banking

Account opening

Experience seamless, digital and convenient account opening at your Doorstep through state-of-the-art technology

Cash Deposits/Withdrawals

Enjoy safe and secure cash transactions at your doorstep

Money Transfers

Hassle-free and 24x7 fund transfers anywhere

Recharge and Bill Payments

Instant mobile and DTH recharge, water and electricity bill payments

Additional Services

Benefit of a host of account-related services such as updating PAN/nomination details, requesting account statement, issuing standing instructions, QR card issuance and so on

Services under APS

Ability to access your Aadhaar linked accounts held with other banks. You can opt the below services:

- Cash Withdrawal
- Balance Enquiry
- Mini Statement

6.9. E-Shopping Through E-banking

E- Shopping is the activity or action of buying products or services over the Internet. It means going online, landing on a seller's website, selecting something, and arranging for its delivery. The buyer either pays for the good or service online with a credit or debit card or upon delivery. Online shopping is part of **E-Commerce**, which stands for **Electronic Commerce**.

7. Data Interpretation:-

Table No. 02 to understand the awareness about E – Banking among the tribal students

| Sr.no | Awareness Types E- Banking Service | Fully Aware | Partly aware | Unaware | Total |
|-------|--|----------------|-----------------|---------|-------|
| 1 | ATMs (<i>Automated Teller Machines</i>) | 93 | 29 | 03 | 125 |
| 2 | Telephone Banking | 82 | 19 | 24 | 125 |
| 3 | Electronic Clearing Cards | 16 | 21 | 88 | 125 |
| 4 | Smart Cards | 02 | 06 | 117 | 125 |
| 5 | EFT (<i>Electronic Funds Transfer</i>) System NEFT / RTGS/ MICR | 32 | 44 | 49 | 125 |
| 6 | D-MAT Account | 21 | 08 | 96 | 125 |
| 7 | Mobile Banking | 89 | 28 | 08 | 125 |
| 8 | Internet Banking | 78 | 19 | 28 | 125 |
| 9 | Door-step Banking | 57 | 36 | 32 | 125 |
| 10 | E- Shopping | 62 | 58 | 05 | 125 |

Source - Primary Data

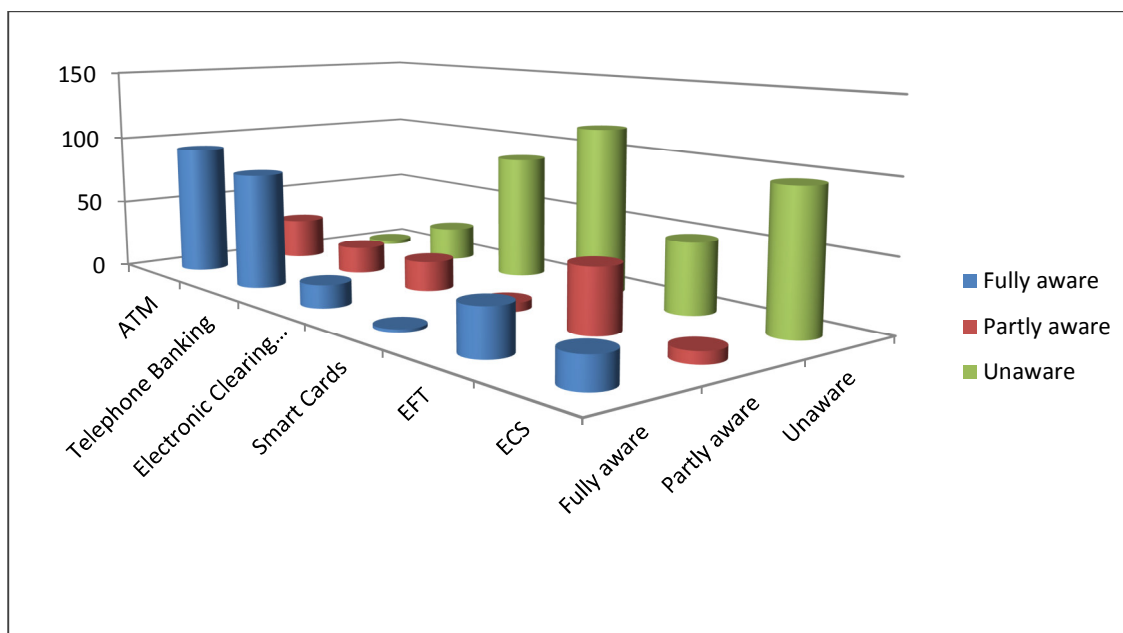


Table 02 shows that most of the tribal students have fully or partial aware about e-banking products. But most of the tribal students are unaware about modern E- banks services provided by bank

Table No. 03 to investigate the habits of E-banking among the tribal students

| Sr.no | Awareness Types E- Banking Service | Very High | High | Average | Low | Very Low | Total |
|-------|--|-----------|------|---------|-----|----------|-------|
| 1 | ATMs (<i>Automated Teller Machines</i>) | 87 | 08 | 12 | 11 | 07 | 125 |
| 2 | Telephone Banking | 11 | 05 | 06 | 74 | 29 | 125 |
| 3 | Electronic Clearing Cards | 00 | 00 | 00 | 33 | 92 | 125 |
| 4 | Smart Cards | 00 | 00 | 00 | 00 | 125 | 125 |
| 5 | EFT (<i>Electronic Funds Transfer</i>) System NEFT / RTGS/ MICR | 00 | 06 | 32 | 33 | 54 | 125 |
| 6 | D-MAT Account | 00 | 00 | 00 | 03 | 122 | 125 |
| 7 | Mobile Banking | 39 | 27 | 32 | 15 | 12 | 125 |
| 8 | Internet Banking | 29 | 16 | 13 | 36 | 31 | 125 |
| 9 | Door-step Banking | 00 | 02 | 16 | 21 | 34 | 125 |
| 11 | E - Shopping | 31 | 24 | 49 | 13 | 08 | 125 |

Source - Primary Data

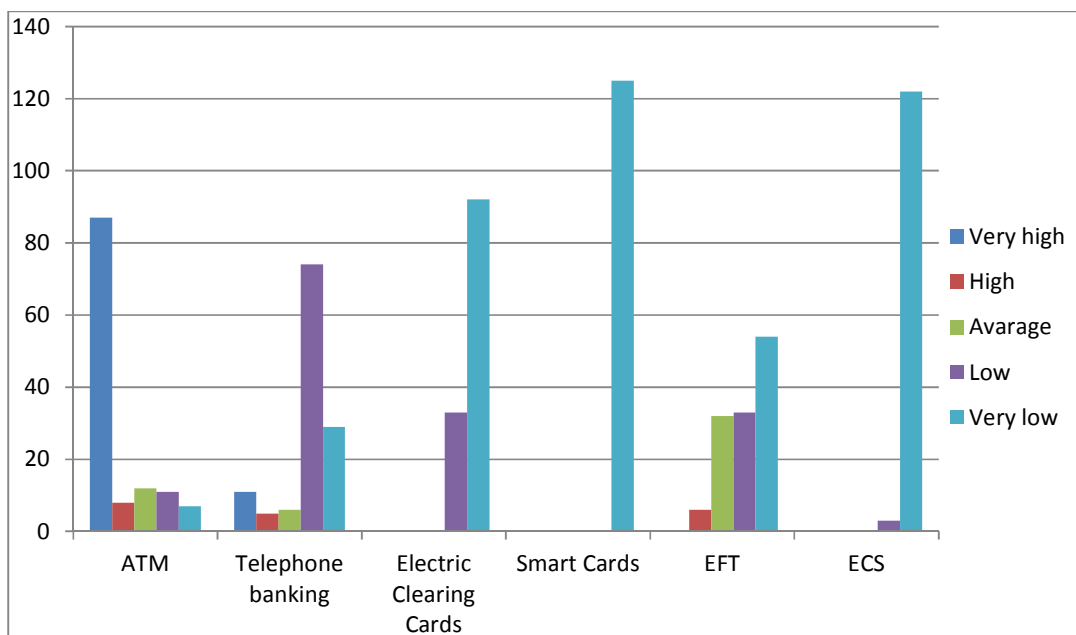


Table 03 shows that most of the tribal students have full or partial aware about e-banking products but not using many e- banking services provided by banks.

8. Conclusion:-

| Sr. No. | Table No. | Conclusion |
|---------|-----------|---|
| 01 | 02 | 1. To spread awareness about e-banking services among tribal students. |
| 02 | 03 | 2. To provide all manual book of E-banking Services to every bank customer to know more knowledge about e-banking services. |
| | | 3. Banking Literacy – to conduct e-banking campaign for e-banking literacy among tribal students. |

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