



# **SUSTAINABLE DEVELOPMENT IN RURAL INDIA: ISSUES AND POLICY INITIATIVES**



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**Conclusion:**

- 1) Use of farm ponds for field irrigation in the Kharif season therefore agricultural production area has increased.
- 2) Availability of irrigation facilities due to farm ponds wheat and fruit production has increased in the rabbi season.
- 3) The ratio (34%) of unusers of farm ponds for field irrigation has maximum in the district.
- 4) Due to farm ponds irrigation facilities has increased and farmers have tendency to take minimum water requirement crops therefore tur, wheat and soyabean production has increased.
- 5) In the district due to warm and dry climate and adverse condition difficulties arise in the rice production.
- 6) Farmers have inclined to soyabean and tur production due to local market demand and oil and dal mill industries.

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**ADVANTAGES OF E-BANKING****Prof. Vinod Hanumant Awaghade**

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**INTRODUCTION**

Advances Technology brought a lot of changes in all fields in performing their activities. Banking sector is not exemption to it. So banks have been using electronic and telecommunication networks for delivering a wide range of their services. The delivery channels include direct dial – up connections, private networks, public networks etc. and the devices include telephone, Personal Computers including the Automated Teller Machines, etc. With the popularity of PCs, easy access to Internet and World Wide Web (WWW), Internet is increasingly used by banks as a channel for receiving instructions and delivering their products and services to their customers. This form of banking is generally referred to as Internet Banking or Electronic banking. Both computer and telephone banking cover the terms electronic banking. The emergence of globalization boosted up the activities of E-Banking. Internet banking involves consumers using the Internet to access their bank account and to undertake banking.

**Objectives of the Study**

- 1) To study advantages and disadvantages of E-banking
- 2) To identify recommendation of E-banking
- 3) To know recent trends in information and technology in banking

**Methodology Adopted**

The present study is of descriptive type. The entire study is based on secondary sources of data. These secondary data has been collected from books and websites. In order to fulfil constructed objectives of the present study the secondary data has been assembled.

**HISTORY OF E-BANKING**

Today, Information Technology and Communication is commanding banking field. In 1980s itself Reserve Bank of India advised all banks to go massive computerization at branch level. For this purpose, Reserve Bank of India constituted a Working Group to examine different issues relating to I-banking and recommend technology, security, legal standards and operational standards keeping in view the international best practices. The Group is headed by the Chief General Manager-in-Charge of the Department of Information Technology and comprised experts from the fields of banking regulation and supervision, commercial banking, law and technology. The Bank also constituted an Operational Group under its Executive Director comprising officers from different discipline in the bank, who would guide implementation of the recommendations. The Working Group, as its terms of reference, was to examine different aspects of Internet banking regulatory and supervisory perspective recommend appropriate standards for adoption of E-banking and some suggestions regarding association with international banking practices, risk with e-banking, security to account holder's money proper supervision and legal framework, further adoption of new technology.

**PAYMENT AND SETTLEMENT WITH E-BANKING**

For the payments in traditional method people use cash, cheque, electronic fund transfers and credit cards. But, internet banking came to be extensively used in banking transactions in a number of ways. It provides multiple benefits to the customers and ensured total accuracy of transactions for 24 hours. Electronic Fund Transfers (EFTs) are the ways of transferring notational money from one account to another account and converting notational money in to cash. These types of transfers are initiated through an electronic terminal, telephone, computer etc. The Electronic Clearing Services (ECS) aims at performing electronically credits or debits which are repetitive for large number customers of branches of many banks. Electronic Data Interchange (EDI) extends the process of payments and settlements. The RBI has developed INFINET for banking and financial sector. SWADHAN, India's first Shared Payment Net Services is unsurpassed is offering country wide access to the banking operations at more than 1000 ATMs in around 64 cities. RBI set up BANKNET in 1985 for intra bank and interbank communication. Society for Worldwide Interbank Financial Tele communication (SWIFT) is dominating the field of interbank messaging, but facing the competition from other networks. A digital certificate is an electronic certificate that contains



7. **Security Log (audit Trail):** All computer accesses, including messages received should be logged. All computer access and security violations (suspected or attempted) should be reported and follow up action taken as the organization's escalation policy.
8. **Penetration Testing:** The information security officer and the information system auditor should undertake periodic penetration tests of the system, which should include:
  - Attempting to guess passwords using password-cracking tools.
  - Search for back door traps in the programs.
  - Attempt to overload the system using DDoS (Distributed Denial of Services) & DoS (Denial of Service) attacks.
  - Check if commonly known holes in the software, especially the browser and the E-mail software exist. The penetration testing may also be carried out by engaging outside experts (often called 'Ethical Hackers').
9. **Physical Access Controls:** Though generally overlooked, physical access controls should be strictly enforced. The physical security should cover all the information systems and sites where they are housed both against internal and external threats.
10. **Back up & Recovery:** The bank should have a proper infrastructure and schedules for backing up data. The backed-up data should be periodically tested to ensure recovery without loss of transactions in a time frame as given out in the bank's security policy. Business continuity should be ensured by having disaster recovery sites where backed up data is stored. These facilities should also be tested periodically.
11. **Monitoring Against Threats:** The banks should acquire required tools for monitoring systems and networks against instructions and attacks by others. These tools should be used regularly to avoid security breaches.
12. **Education & Review:** The banks should review their security infrastructure and security policies regularly and optimize them in the light of their own experiences and changing technologies. They should educate on a continuous basis their security personnel and also the end-users.
13. **Log of Messages:** The banking applications run by the bank should have proper record keeping facilities for legal purposes. It may be necessary to keep all received and sent messages both in encrypted and decrypted form.
14. **Certified Products:** The banks should use only those security solutions/products which are properly certified for security and for record keeping by independent agencies.
15. **Maintenance of Infrastructure:** Security infrastructure should be properly tested before using the systems and applications for normal operations. The bank should upgrade the systems by installing patches released by developers to remove bugs and loopholes, and upgrade to newer versions which give better security and control.
16. **Approval for I-banking:** All banks having operations in India and intending to offer Internet banking services to public must obtain an approval for the same from RBI. The application for approval should clearly cover the systems and products that the bank plans to use as well as the security plans and infrastructure. RBI may call for various documents pertaining to security, reliability, availability, audit ability, recoverability, and other important aspects of the services. RBI may provide model documents for Security Policy, Security Architecture, and Operations Manual.
17. **Standing Committee:** RBI may set up a standing Committee to monitor security policy issues and technologies, to review prescribed standards, and to make fresh recommendations on a regular basis.

#### RECENT TRENDS IN INFORMATION AND TECHNOLOGY IN BANKING

It is very difficult to predict how electronic banking will improve and expand in coming years. With the help of latest technology the potential of check imaging technology can be realized. The banking sector may become more complex with further globalization, consolidation, deregulation and diversification of financial industry. The latest technology includes broad band transmission, Web TV and Wireless Internet access via mobile phones will give further impetus to the digital revolution. In the future banks will be able to provide services to their customers wherever they are. On the other hand a Web service is a technology that allows desperate computers to communicate easily or simply.

**CONCLUSION :** The usage of E- Banking is growing in the world countries especially in under developed countries also. In India it is on fast growing. But bringing awareness among customers about the transactions through internet banking is more important. There should be proper measures to avoid the technical and other cyber cheating to protect interest of the customers. There should be adoption of advance technology to apply financial activities like banking and e- commerce etc. Then there is possibility of vital role of the e- banking in the Development of the country.

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#### PROBLEMS AND PROSPECTS IN RURAL ENTREPRENEURSHIP

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#### Abstract:

India is a country of villages. About three-fourth of India's population are living in rural areas out of which 75% of the labour force is still earning its livelihood from agriculture and its allied activities. Land being limited is unable to absorb the labour force in agriculture. Therefore, there is a need to develop rural industries to solve rural unemployment and rural migration to cities.