

# **MASTER OF COMMERCE**

*SUBMITTED BY*

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## **INTRODUCTION**

### **1.1 INTRODUCTION**

<sup>3</sup> The Indian economy has evolved from the cash economy to cheque economy and now to the plastic card economy. In order to survive in a competitive environment, banks have left with no other option but to adopt the technological changes. A technology which comprises Core Banking Systems (CBS) have been put in place by private banks at the time of inspection, while PSU banks in comparison were laggards but have now implemented CBS completely. However, cooperative banks are still in the process of implementing CBS. CBS prepares the bank to implement e-delivery channels like ATM, Internet Banking, Mobile Banking, Tele Banking, etc. These channels offer customers convenience, anywhere, anytime banking.

<sup>17</sup> As the services of bank expanded, the bank started using various methods which can aid in managing all the functions of a bank and thus banks introduced various physical evidence like cheques, bank drafts and ATMs, Debit cards, Credit cards, etc. An ATM [Automated Teller Machine] is a technological version of the traditional bank teller who used to disperse cash and other facilities over bank counter. However bank teller was available only during bank working hours, the ATM are 24 X 7, at the disposal of customers.

<sup>36</sup> Thus, ATM is a computerized telecom device that provides a customer of a financial transaction in a public place without the need of human desk [bank

teller]. However, ATMs are invention of 20th Century when in 27th June 1967, Barclay Bankers installed the first electronic ATM in Enfield town in North London. In India, SBI was first Bank to introduce ATM Service in 1996. PNB, the second largest government owned commercial bank in India with about 4500 branches across 764 cities and serving over 37 million customers to introduce this service soon after SBI. Thus the ATM Service slowly becomes common to various banks in India too. Today, almost all the bank issue ATM cards at free of cost to all the customers of their entire branch that is inter networked through the core banking system.

One of the most popular channels of banking service delivery is through the ATMs or Automated Teller Machines, of which the traditional and primary use of a plastic card and its unique Personal Identification Number (PIN). ATM is such a type of invention that can mechanically issue withdrawals, transfer funds between accounts, accept deposits, collect cheques, recharge mobiles and offer a vast variety of facilities to customers. Today, self-service technology is challenging the nation that provider-client interaction is an essential feature of services marketing. Nowadays ATM services are widely used by the customers rather than personal banking services.

In the starting period ATMs were used only for cash withdrawal proposal without concern of bank timings, but present scenario changes rapidly, more banking operations like withdrawing, transferring and checking account balance can be carried out through ATMs. Customers' are saving time and money with the use of ATMs. Even most of the financial organizations are using the ATMs to serve customers more efficiently and in a timely manner in a way to cut down their production cost, which will be beneficial to the organization and customers.

Today, the banks carry out most of the activities taking in both money and capital market because banks are fully computerized with the help of computers, we can overcome the drawbacks of the manual systems which have been followed

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