

An Empirical Study of E- Banking Services in India

Harsha Sahu

Assistant Professor

Department of Management Studies

Guru Ghasidas Vishwavidyalaya, Bilaspur

Abstract

The banking industry has been undergoing changes since the mid-1990s, in the form of innovative use of information technology and development in electronic commerce (Kalakota and Whinston, 1996). The acceleration in technology has produced an extraordinary effect in way of doing business in the banking industry. Information technology has made probable the creation, valuation, and exchange of complex financial products worldwide. There are not many inventions that have revolutionized the business of banking as quickly as the e-banking has modernized. Every bank in India is restructuring its business strategies towards new prospects offered by e-banking because e- banking has empowered banks to scale high, change preemptive behavior and thus bring about new opportunities to their organization. Around the world, electronic banking services have spread quickly in recent years. From the customers 'point of view, use of internet offers quicker access, is more suitable and available around the clock irrespective of the customer's location. For banks, use of internet has considerably reduced the physical costs of banking operations. It has improved bank's proficiency and competitiveness. The impact of e- banking is not limited to developing economies. Even underdeveloped countries have found tremendous new business opportunities in electronic banking in terms of ease, simplicity and cost of transactions.

Keywords: Banks, Business, E-banking, Information technology and Internet

I. INTRODUCTION

The revolution produced by the Information & technology had a great influence on the banking sector in India. The use of computers has led to the introduction of "Electronic Banking" or E-banking or online banking. It has become the need of the hour because after the economic liberalization of 1991 as the country's banking sector was exposed to the world's market, Indian banks were finding it difficult to compete with the international banks in terms of customer service, without the use of information technology. Thus, RBI set up a number of committees to define and co-ordinate banking technology. These have included:

- In 1984 was formed the Committee on Mechanization in the Banking Industry (1984) whose chairman was Dr. C Rangarajan, Deputy Governor, Reserve Bank of India. The major recommendations of this committee were introducing MICR technology in all the banks in the metropolises in India. This provided for the use of standardized cheque forms and encoders.
- In 1988, the RBI set up the Committee on Computerization in Banks (1988) headed by Dr. C Rangarajan. It emphasized that settlement operation must be computerized in the clearing houses of RBI in Bhubaneswar, Guwahati, Jaipur, Patna and Thiruvananthapuram. It further stated that there should be National Clearing of inter-city cheques at Kolkata, Mumbai, Delhi, Chennai and MICR should be made operational. It also focused on computerization of branches and increasing connectivity among branches through computers. It also suggested modalities for implementing on-line banking. The committee submitted its reports in 1989 and computerization began from 1993 with the settlement between IBA and bank employees' associations.
- In 1994, the Committee on Technology Issues relating to Payment systems, Cheque Clearing and Securities Settlement in the Banking Industry (1994) was set up under Chairman W S Saraf. It emphasized Electronic Funds Transfer (EFT) system, with the BANKNET communications network as its carrier. It also said that MICR clearing should be set up in all branches of all those banks with more than 100 branches.
- In 1995, the Committee for proposing Legislation on Electronic Funds Transfer and other Electronic Payments (1995) again emphasized EFT system.

E- Banking provides system that enables both individual customers as well as business to access accounts, transact business and obtain information on financial products and services through a public or private network, including the internet. They can access e- banking services using an electronic device, such as personal computer (PC), personal digital assistant (PDA), automated teller machine (ATM) or smart phone.

Internet banking offers a wide variety of services like online payment of taxes; access of account to check balance, online trading of shares, online remittance of money, electronic bill payment system, railway reservation, transfer of funds from one

account to other, application of loan, etc. Internet banking channel is convenient as compared to bank branch system because customers can access their account at anytime from anywhere.

II. MEANING OF E-BANKING

E-banking is also known as Internet banking, online banking or virtual banking which means any user with a personal computer and a browser can get connected to his bank -s website to perform any of the virtual banking functions. The definition of electronic banking varies among researchers, because electronic banking refers to several types of services through which bank customers can request information and carry out most retail banking services via computer, television or mobile phone (Daniel, 1999).

Basel committee report defines it as the provision of retail and small value banking products and services through electronic channels as well as a large value electronic payment and other wholesale banking services which are delivered electronically. Such products and services can include deposit taking, lending, account management, the provision of financial device, electronic bill payment, and the provision of other products and services such as electronic money (Basel committee on banking supervision, 2003).

Federal Financial Institutions Examination Council (2003) defines e-banking as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. E-banking has thus become an important channel to sell Products and Services; leading to a paradigm shift in marketing practices, resulting in high performance in the banking industry (Christopher et al. 2006; Brodie et al 2007; Singhal and Padhmanabhan, 2008).

III. FEATURES OF E- BANKING

Online banking facilities have many features and capabilities. The common features are as follows:

A. A bank customer can perform non-transactional tasks through online banking, including –

- Viewing accounts balances
- Viewing recent transactions
- Downloading bank statements, for example in PDF format
- Viewing image of paid cheque
- Ordering cheque books
- Download periodic account statements
- Downloading applications for M-banking, E-banking etc.

B. Bank customers can transact banking tasks through online banking, including –

- Funds transfer between the customer's linked accounts
- Investment purchase or sale
- Loan applications and transactions, such as repayments of enrolments
- Credit card applications

C. Financial institution administration

D. Management of Multiple users Having Varying Levels of Authority

E. Transaction Approval Process

IV. TECHNOLOGY USED IN E-BANKING

A. The Electronic Fund Transfer (EFT):

It is the electronic transfer of money from one bank account to another, either within a single financial institution or across multiple institutions, through computer-based systems and without the direct intervention of bank staff.

B. Automated Teller Machines:

ATM is designed to perform the most important function of banks. It is operated by plastic card with its special features. It can provide information about a customer's account and also receive instructions from customers - ATM cardholders. An ATM is capable of handling cash deposits, transfer between accounts, balance enquiries, cash withdrawals and pay bills. It may be on-line or off-line. The on-line ATM enables the customer to avail banking facilities from anywhere. In off-line the facilities are confined to that particular ATM assigned.

C. Debit Cards:

Debit Card is a prepaid card with some stored value. Every time a person uses this card, the Internet Banking house gets money transferred to its account from the bank of the buyer. The buyers account is debited with the exact amount of purchases. An individual has to open an account with the issuing bank, which gives debit card with a Personal Identification Number (PIN). When he makes a purchase, he enters his PIN on the shops PIN pad. When the card is slurped through the electronic terminal, it dials the acquiring bank system - either Master Card or VISA that validates the PIN and finds out from the issuing bank whether to accept or decline the transactions. The customer can never overspend because the system rejects any transaction which exceeds the balance in his account. The bank never faces a default because the amount spent is debited immediately from the customer's account.

D. Credit Cards:

The Credit Card holder is empowered to spend wherever and whenever he wants with his Credit Card within the limits fixed by his bank. Credit Card is a postpaid card.

E. Charge Cards:

A charge card is a card that provides a payment method, enabling the cardholder to make purchases which are paid for by the card issuer, to whom the cardholder becomes indebted. The cardholder is obligated to repay the debt to the card issuer in full by the due date, usually on a monthly basis, or be subject to late fees and restrictions on further card use. They are typically issued without spending limits. Originally charge, account identification was paper-based; in 1959 American Express became the first charge card operator to issue embossed plastic cards.

F. Smart Cards:

Banks are adding chips to their current magnetic stripe cards to enhance security and offer a new service, called Smart Cards. Smart Cards allow thousands of times of information storable on magnetic stripe cards. In addition, these cards are highly secure, more reliable and perform multiple functions. They hold a large amount of personal information, from medical and health history of personal banking and personal preferences.

V. FUNCTIONS OF E- BANKING

A. Pay a Bill:

Electronic bill payment service allows a depositor to send money from his or her online account to a creditor or merchant, for example to a public utility or a department store. There is no need to stand in a long line on a weekend morning to handle your transactions!

B. Schedule Payments in Advance:

Most banks offer customers the ability to schedule a payment on a specified date. Once the amount is entered and the payee is checked off, the funds are automatically deducted from your online bank account. It is especially useful if you always forget due dates. For example, you can schedule credit card or mortgage payments to make sure that you will not incur late fees and damage your FICO score.

C. Transfer Funds:

With online banking, you one make money transfers between his/her own accounts, or send money to a third-party account. All you need is recipient/payee information and enough funds in your account.

D. Manage all Your Accounts in One Place:

Online banking is a great time saver because it provides an opportunity to handle several bank accounts (checking, savings, CDs, IRAs, etc.) from one site. Most new accounts you open will be automatically added to online banking.

E. View Images of Your Checks Online:

With online banking, you can view and print scanned images of the front and back of all checks you have written. It is easy and convenient.

F. Apply for a Loan or Credit Card:

With an account online, you can apply for a credit card or a loan (a car loan, a student loan, a mortgage, a home equity loan, etc.) from the same bank

G. Order a Cheque Book:

You can order, cheque book online. You will need to visit your bank once when you get a confirmation message that your cheque book is ready for collection.

H. View up-to-the-Minute Account Statements and Balance:

There is no need to wait for the bank statement to arrive. You can view all transactions and withdrawals every day just by logging in to your online account. In addition, you can immediately notice errors or unauthorized transactions in the statement.

I. Track Your Payment History:

Online banking gives you an opportunity to search your payments by transaction type, date, description or amount. When did you last pay Company X? When did you buy your computer? To whom did you make your most recent payment? Your bank knows the answers.

J. Change Contact Details:

You can log in to your online account and change contact information (e-mail address, telephone number, password, etc.). It is more secure than to send this information by e-mail.

K. Get Alerts:

This service allows you to receive timely e-mail messages from your bank about any critical changes related to your Internet accounts. For example, you can get alerts when you make a withdrawal or change your contact information.

L. Chat with Your Customer Assistant Department:

If you need help, you can send message to your bank's customer assistant department. They will help you solve your problem.

VI. E-BANKING SERVICES IN INDIA

E- Banking has essentially changed the way the business is conducted in India. It has become a vital survival weapon for banking industry nationwide.

A. Internet Banking in India

The Reserve Bank of India constituted a working group on Internet Banking. The group divided the internet banking products in India into 3 types based on the levels of access granted. They are:

1) Information Only System:

General purpose information like interest rates, branch location, bank products and their features, loan and deposit calculations are provided in the bank's website. There exist facilities for downloading various types of application forms. The communication is normally done through e-mail. There is no interaction between the customer and bank's application system. No identification of the customer is done. In this system, there is no possibility of any unauthorized person getting into production systems of the bank through the internet.

2) Electronic Information Transfer System:

The system provides customer- specific information in the form of account balances, transaction details, and statement of accounts. The information is still largely of the 'read only' format. Identification and authentication of the customer are through a password. The information is fetched from the bank's application system either in batch mode or off-line. The application systems cannot directly access through the internet.

3) Fully Electronic Transactional System:

This system allows bi-directional capabilities. Transactions can be submitted by the customer for online update. This system requires a high degree of security and control. In this environment, web server and application systems are linked over secure infrastructure. It comprises technology covering networking and security, inter-bank payment gateway and legal infrastructure.

B. Services Offered Through E-Banking in India

1) Bill Payment Service

This service facilitates payment of electricity and telephone bills, mobile phone, credit card and insurance premium bills as each bank has tie-ups with various utility companies, service providers and insurance companies, across the country. Generally, the bank does not charge customers for online bill payment.

2) Fund Transfer

With this facility one can transfer any amount from one account to another of the same or any other bank. Customers can send money anywhere in India. Once you login to your account, you need to mention the payee account number, his bank and the branch. The transfer will take place in a day or so, whereas in a traditional method, it takes about three working days.

3) Credit Card Customers

With Internet banking, customers can not only pay their credit card bills online, but also get a loan on their cards. If one loses its credit card, he/she can report lost card online.

4) Railway Pass

Indian Railways have tied up with ICICI bank. Now one can make a railway pass for local trains online. The pass will be delivered at the customer's doorstep.

5) Investing through Internet Banking

Customers can open an FD online through funds transfer. Investors with interlinked demat account and bank account can easily trade in the stock market and the amount will be automatically debited from their respective bank accounts and the shares will be credited in their demat account. Moreover, some banks even offer the facility to purchase mutual funds directly from the online banking system.

6) Recharging Your Prepaid Phone

This service offers you the facility to top-up your prepaid mobile cards by logging in to Internet banking. By just selecting your operator's name, entering your mobile number and the amount for recharge, your phone is again back in action within few minutes.

7) Shopping

With a range of all kinds of products, you can shop online and the payment is also made conveniently through your account. You can also buy railway and air tickets through Internet banking.

Table – 1
List of Banks Which Provide a Better Internet Banking Facility in India

S. No.	NAME OF THE BANKS	RANK OF BANKS IN INDIA AS PER FACILITY PROVIDED	FACILITIES PROVIDED BY THE BANKS
1	State Bank of India	First	This bank offers with best internet banking facilities. It has the largest votes in every parameter be it profit, assets, revenues, etc. This government bank is the 2 nd biggest bank in the whole world. With a score of 16,000 branches and 8500 ATMs, this is also accounted for 1/5 th portion of loans by Indian Bankers.
2	ICICI Bank	Second	This bank offers high-end facilities like internet banking, Mobile banking, etc. The bank not only serves in India, but has branched over 18 different countries in the world which includes Canada, Russia, UK and more. It also provides investment banking, life-insurance, non-life insurance, asset management and so much more.
3	Axis Bank	Third	The Axis Bank ranks #1 when talked about private banks. Having 729 branch offices and 3171 ATMs, the internet banking provided by this bank is satisfactory.
4	HDFC	Fourth	It provides a customer with all sorts of services like Net Banking, Online remittances, Personal Banking, NRI Services, and many such services. With 1,500 branches in India, the bank is counted among the best banks of the country.
5	Bank of India	Fifth	This bank provides a number of services like Internet Banking, Online Tax Payment, Mobile Banking and Payments Pay Bills, share-trading Online, Booking Ticket, and many such services for customer ease. It has a count of 3140 branches spread across the country and around 27 branches in other countries.
6	Punjab National Bank	Sixth	This bank is one of the few govt. banks of India which offers various services and schemes for senior citizens, army personnel, students, and women. It has around 5000 branches in about 764 cities in our country.
7	Bank of Baroda	Seventh	They offer many customer friendly products like credit cards, prepaid gift cards, ATM/debit cards, etc. and services provided by the bank includes Internet Banking, Mobile Banking, SME Banking, Retail Banking, Rural/Agni Banking, Wealth Management, NRI Remittances, and many others. It has 3,778 branches all over the country and about 1,657 ATMs spread everywhere.
8	Canara Bank	Eighth	Banking services offered by the bank are Internet banking, Mutual Funds, Loans and Advances, Savings and Deposits, Consultancy services and Depository services. The bank has got branches and offices not only in India but also in other countries like Hong Kong, London, Dubai, Moscow, Shanghai, and Doha.
9	Union Bank of India	Ninth	The Internet banking system is in the form of the Online Tele-banking facility which is used by all the customer individuals as well as the corporate. The bank has its offices in countries other than India like the United Arab Emirates, Peoples Republic of China, Shanghai, and Hong Kong.
10	Citibank	Tenth	The Online Banking, Online Bill Payments, Online Fraud Protection, Mobile Banking, Tablet Banking, Text Banking, Overdraft Protection, and many other services are provided to the customers. All these services along with the products such as an ATM card, credit card, and other such facilities make it one the best banks of India.

VII. ADVANTAGES OF E- BANKING

E- Banking has significantly impacted strategic business considerations for Indian banks by cutting down costs of delivery and transaction enormously. It has enabled banks to acquire more customers, cut costs, and improve service delivery.

A. Convenience:

Direct banks are open for business anywhere there is an internet connection. Other than times when website maintenance is being done, they are open 24 hours a day, 365 days a year. If internet service is not available, customer service is normally provided around the clock via telephone. Real-time account balances and information are available at the touch of a few buttons. This makes banking faster, easier, more efficient and even more effective because consumers are able to always stay on top of their account balances. Updating and maintaining a direct account is also easier. It takes only minutes to change your mailing address, order additional checks and check for current interest rates.

B. Better Rates:

The lack of significant infrastructure and overhead costs allow direct banks to pay higher interest rates on savings and charge lowest mortgage and loan rates. Some offer high-yield checking accounts, high-yield CDs and no-penalty CDs for early withdrawal. Some accounts can be opened with no minimum deposits and carry no minimum balance or service fees.

C. Services:

Direct banks typically have more robust websites that offer a comprehensive set of features that may not be found on the websites of traditional banks. These include functional budgeting and forecasting tools, financial planning capabilities, investment analysis tools, loan calculators and equity trading platforms. They also offer free online bill paying, online tax forms and tax preparation.

D. Mobility:

Online banking now includes mobile capabilities. New applications are continually being created to expand and improve this capability on smart phones and other mobile devices.

E. Transfers:

Accounts can be automatically funded from a traditional bank account via electronic transfer. Most direct banks offer unlimited transfers at no cost, including those destined for outside financial institutions. They will also accept direct deposits and withdrawals that you authorize, such as payroll deposits and automatic bill payment.

F. Ease of Use:

Online accounts are easy to set up and require no more information than a traditional bank account. Many offer the option of inputting your data online or downloading the forms and mailing them in. If you run into a problem, you have the option of calling or emailing the bank directly. One advantage of using online checks is that the payee's information is retained, which eliminates having to reenter information on subsequent checks to the same payee.

G. Eco-Friendly:

Online banking is also environmentally friendly. Electronic transmissions require no paper, reduce vehicle traffic and are virtually pollution-free. They also eliminate the need for buildings and office equipment.

VIII. DISADVANTAGES OF E- BANKING

Everything has its pros and cons; the same is with internet banking. It also has certain drawbacks which must be taken care of. The disadvantages of online banking include the following:

A. Internet Connection:

Apart from having a personal computer or laptop, having stable Internet access at home is a basic prerequisite to performing electronic banking. People can use a public computer with Internet access, but the security of public computers is always a concern.

B. Computer Know-How:

Conducting a successful electronic banking transaction requires basic knowledge of computer skills and Internet.

C. Delayed Statements:

When performing online banking there is not a standard at which payments made will show up on your online bank statements; they might show up two to three days later, depending upon the bank. When banking in person, you can generally get the exact status of your bank account.

D. Security Concerns:

One of the biggest disadvantages of doing electronic banking is the question of security. With the prevalence of key loggers, phishing emails, trojans and other online threats, it is natural for people to be concerned with the security of their identity, funds

and electronic banking transactions. Using antivirus and similar programs is not full-proof. People worry that their bank accounts can be hacked and accessed without their knowledge or that the funds they transfer may not reach the intended recipients. Although it is rare nowadays with enhanced security measures, these threats still exist.

E. Loss of Human Touch:

A traditional bank provides the opportunity to develop a personal relationship with that bank. Some people still value talking and interacting with bank tellers, managers and other bank clients. Electronic banking takes the majority of these "human interactions" away, leaving the banking experience as a very hands-off, impersonal process.

F. Transaction Issues:

Sometimes a face-to-face meeting is required to complete complex transactions and address complicated problems. A traditional bank can host meetings and call in experts to solve a specific issue. If you regularly deposit cash, a traditional bank with a drive-through window may be more practical and efficient. Another potential drawback is that most direct banks do not have their own ATM machines. Unless an internet bank has a network alliance with another bank, you will be charged for your ATM use.

G. Service Issues:

Some direct banks may not offer all the comprehensive financial services, such as insurance and brokerage accounts, that traditional banks offer. Traditional banks sometimes offer special services to loyal customers, such as preferred rates and investment advice at no extra charge. In addition, routine services such as notarization and the bank signature guarantee are not available online. These services are required for many financial and legal transactions.

IX. CONCLUSION AND RECOMMENDATIONS

Information technology has enabled banks to make superior investment decisions by providing attractive products like electronic banking. Benefits that customers experience while using e-banking services in India is it offers increased customer satisfaction because under this IT system customers don't have to visit the bank's premises since the banking services are delivered by way of a Computer- Controlled System which does offers direct interface with the customers. They may access their account from anywhere at any time on just one click. It offers both existing and potential customers a greater degree of convenience in carrying out transactions.

E- Banking has allowed banks to function more proficiently, offer new products, increase productivity, grow geographically and compete internationally. It is offering services of greater quality and value. It has helped them to achieve competitive advantage and increase their market share.

Besides, using electronic services can save the cost of resources, which are needed for traditional banking services (Jayawardhena and Foley, 2000). From the customers' point of view, Aladwani, (2001) found that electronic banking provides faster, easier and more reliable services to customers. Yet, customers still hesitate to use electronic banking services, because they are concerned with security issues, and they may do not have sufficient ability to deal with the applications of electronic banking (Ayriga, 2011).

For overcoming such security issues banking institutions must adopt:-

- A preemptive approach to information security, involving active testing of system security controls (e.g. penetration testing), rapid response to new threats and vulnerabilities and regular review of marketplace developments.
- Sufficient staff with information security expertise.
- Active use of a system based security management and monitoring tools.
- Strong business information security controls.
- Banks should educate the customers about the benefits of e-banking and the methods for secure transactions.
- Customer feedback must be taken from time to time to improve the e-banking facilities.

By focusing common attention on security risks, banks as well as customers can derive large gains in terms of security, cost, convenience, ease and satisfaction. Internet Banking has definitely made the life easy for users by providing online access to various banking services. Banks in India can become more successful if they can reinforce their relationship with their customers and offer both customer satisfaction as well as customer delight through e- banking.

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