

Impact Of Information Technology On Banking Sector In The Indian Economic Development

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Abstract:

Information Technology (It) Is One Of The Fastest Growing Areas In Indian Service Sector. Now A Day's Information Technology Is The Foundation Of Course Of Development. Introduction Of Information Technology Pave Way For Development Through Millions Of Employment Opportunities, Infrastructural Development And So On. But, The Real Application Of The Information Technology In The Areas Of Economic Development Is Still Not Par With The Expectations. Every Sector Especially Banking Sector Has Made Use Of This Opportunity Especially In This Covid – 19 Pandemic Situation. Information Technology (It) Is Pretty Much Like Atomic Force. Whenever Bridled Appropriately It Can Introduce Quick Financial Turn Of Events And Make An Exceptionally Complex And Learned Society. The Investigation Targets Tossing Light And Digging Into Spaces Of Economic Significance Where Information Technology (It) Has Been Received In An Appropriate Way And The Territories Where Utilization Of It Is Altogether And Unquestionably Required.

Introduction

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Financial Sector Is A Territory Which Is Acquiring More Significance In The Present Arena. India In Spite Of Having A Population Of 1300 Million Is Not In A Better Financial Position When Compared To Nations Like Singapore And Luxemburg. The Justification For This Lies In The Way That No Consideration Was Given To The Introduction Of Information Technology In The Financial Sector.

The Banking Area In India Is Putting Forth A Cognizant Attempt To Apply It In Its Everyday Working Environment. The State Bank Of India Has Made An Accomplishment By Becoming The First Completely Automated Computerised Bank In The Country. Each Of Its Branches Are Arranged Which Makes It Conceivable To Transfer Cash By A Mouse Click Or A Touch In A Smart Phone, Issue Of Debit And Credit Cards, National Electronic Fund Transfer (Neft), Real Time Gross Settlement And So On. Therefore S.B.I. Has Now Come In The Rundown Of Being One Of The Biggest 200 Banks Of The World. Other Public Area Banks Are Additionally Having Huge Plans Of Modernizing Their Banks Along Their New Economic Reforms. The Opposition Value Of Private Banks Especially Foreign Banks Is Exceptionally High Because Of The Thick Utilization Of Information Technology. Subsequently It Is Basic For Each Bank To Thoroughly Rely Upon Information Technology To Confront The Competition Just As Put Mind Illicit Practices (Acquisti, A. 2002). The Co-operative Bank Has The Most Number Of Branches In India And Has Recently Begun Utilizing Information Technology.

Significance Of The Study

The Significance Of The Study Lies In The Examination Of The Degree Of Utilization Of Information Technology Needed In The Key Monetary Regions Which Can Expand The Speed Of Financial Turn Of Events. This Examination Likewise Targets Uncovering The Different Obstructions And Limits To Which The Use Of Information Technology Can Be Exposed To In Different Structures And Fields. The Examination Would Likewise Help In Perceiving The Different Strategies Which Cannot Only Strengthen The Use Of Information Technology In The Particular Fields But Also Additionally Yield The Ideal Outcomes. Considering Gigantic Public Investment, Participation Of Manpower, Employment Creation And Income Generation, The Introduction Of Information Technology In Different Sectors Is Exceptionally Huge Scope For The Development In The Future.

Objectives Of The Study

The Target Of Study Are To Discover What Measures Can Be Taken To Improve The Advancement Of Information Technology Industry In India. The Examination Will Attempt To Research How Utilization Of Information Technology Has Changed The Public Sector Banking. It Is Only After The Appearance Of Information Technology Many New And Value Added Services Have Been Started By The Banks. The Present Study Tries To Shed Light On The Degree Of Utilization And The Approaches To Expand Its Applications. The Significant Aims Of The Study Are;

1. To Examine The Effect Of Information Technology In The Indian Financial Advancement Measure.
2. To Analyse The Role Of Information Technology In Banking.
3. To Examine The Contribution Of Informational Technology In The Development Of Different Areas In The Indian Economy.

Methodology Of The Study

Information And Communication Technology Assumes A Basic Part In The Service Sector. It Covers A Wide Scope Of Services Like Exchange Trading, Banking, Finance Infotainment, Land And Real Estate Business,

Transportation, Security, Technical And The Specialized Management Consultancy. The Sector Showed A Phenomenal Growth Of 42% Of The Gross Domestic Product Of The Country. Information Technology Is Being Seen All Around The World As An Apparatus To Raise Profitability And The Way Of Life, Convey More Prominent Instructive Freedom, Improve Medical Services, And Increase Worldwide Investment. In The Paper "*Information And Communication Technologies, Market And Economic Developments*", The Part Of Information In Market Coordination And Effectiveness, The Difficulties Of Giving Information To The Individuals Who Have Been Denied Data Or Information Is Talked About. Information Technology Can Assume A Main Part In Improving Efficiency And Also Provide The Assistance To Everything To Change. **(Berndt, E. R., & Malone, T. W. 1995)** Today, There Is Not Really Any Area, Place Or Companies, Which Does Not Utilize It Force. Our Supermarkets, Institutions, Hospitals And Clinics, Even The Television In Our Drawing Room-Everything Has One Shared Trait, Its Center Being Fuelled By Its Force. Indeed, Even In Country Regions, The Rising Push For E –Governance Just As Foundation Of Equal Provincial Organizations Like It's E - Choupal Is Helping A Normal Rancher Discover Best Incentive For His Grains. The Examination Is For The Most Part Elucidating In Nature And Secondary Data Was Taken As The Wellspring Of Gathering Information. National Association Of Software And Services Companies (Nasscom) Bangalore, Distributed Materials From It Sectors Of India, Web Source Of Ncar (National Council Of Applied Research), New Delhi And All The Accessible Writing Surveys Were Gathered With The End Goal Of Information Assortment.

Literature Reviews

The Utilization Of Data Interchanges Innovation To Enable Individuals To Go Beyond Country Zones. It Is An Interesting Drive As It's Anything But A Metropolitan Driven Innovation Like Google-Search Or Dial-A-Question. **(Arora, A., & Athreye, S. S. 2002)**. Indian Economy Is Agri-Business Based And Utilizes Greatest Work Power. Improvement In Agri-Business Profitability Can Help In Decreasing Provincial Neediness. Appropriation Of Ict In Farming Will Assume An Inexorably Significant Part In Crop Creation And Normal Asset Creation. The Nature Of Rustic Life Can Be Improved By Quality Data Input, Which Gives Better Dynamic Capacities. **(Bhatnagar, S. 2000)** The Web Insurgency Has Ended Up Being An Incredible Asset For Great Administration. **(Heeks, R. 1999)**.

It Can Assume A Significant Part In Working With The Cycle Of Change Of Rural India To Address These Difficulties And Eliminate The Quickly Developing Advanced Gap. The Fast Changes In The Field Of Information Technology Make It Conceivable To Create And Spread Required Electronic Administrations To Country. Ict Can Add To Cultivating, Strengthening, Support And Making Government Measures More Proficient And Straightforward By Empowering Correspondence Sharing Information Between Individuals And Association And Within Governments. **(Reddy, P., & Ankaiah, R. 2005)** The Headway In It Has Achieved An Ocean Change In The Vital And Combat Zone Climate. The Indian Armed Force Today, On Top Of The Evolving Time, Is Itself Changing Into A Multitude Of The Information Age. The Thing To Address Is To Fabricate And Keep A Military Using It Viably To Get The Power Multiplier Impact. Ict Is An Amazing Switch For Empowering Poor People. It Motivates Them To Transcend Above Customary Boundaries That Have Remained Between Them And The Unbound Exercise Of Their Privileges And Decisions For Financial Turn Of Events, And For Assuming A More Significant Part In The Public Eye. **(Srivastava, S. K. (2020)**.

Government Arrangements And Techniques

It Application In Transaction Automation And Formation Of Information Databanks Will Be Obligatory For All Government Offices, Boards, Companies And Corporations To Accomplish Responsibility, Accountability And Productivity In Organization Administration. This Process Was Completed In 2003. The Arrangement Is Additionally Pointed Towards Making Digitization Of Public Space Data Like Official Gazette Notification, Acts, Rules, Guideline, Brochures, Strategies And Modified Archives. This Cycle Was Finished In 2002. As Per The Data Obtained From The Different Sites Of Government Of India With Respect To Information Technology, A Significant Feature Of The Industrial Policy And Foreign Investment Policy, Fiscal Policy Are As Following:-

- There Is No Place For Public Sector's Endeavours In The Electronic And Information Technology Industry And Private Sector Investment Is Welcome Around There.
- Electronics And Information Technology Industry Can Be Set Up Anyplace In The Nation, Subject To Clearance From The Concerned Authorities For Control Of Ecological Contamination And Nearby Drafting And Land Use Guidelines.
- Large Businesses (Where Interest In Plant And Apparatus Is More Than Rs.10 Crores And Excluded From Licensing) Are Simply Needed To Record Data In The Prescribed Industrial Entrepreneurs' Memorandum (Iem) With The Secretariat For Industrial Entrepreneurs' Memorandum (Sia), Department Of Industrial Policy And Promotion, Ministry Of Commerce & Industry, Government Of India And Obtain An Acknowledgement. Following The Initiation Of Business Creation, Part B Of The Iem Must Be Documented. No Further Endorsement Is Required.
- Small Scale Ventures (Where Interest In Plant And Apparatus Is More Than Rs.25 Lakh Yet Under Rs.5 Crores) And Medium Enterprises (Where Interest In Plant And Hardware Is More Than Rs. 5 Crores However Not As Much As Rs. 10 Crores) Are Needed To Enroll With The District Industries Centre (Dic).

It Sector In India

The Fast Development In Innovation Which Introduced The Data Age Has Become The Reason For Characterizing Power In The Modern Societies. No Advanced Economy Can Flourish Without A Basic Information Technology And Broadcast Communications Foundation And Infrastructure. Admittance To The Internet Is Basic To The Improvement Of All Parts Of The Country's Economy Including Fabricating, Manufacturing, Banking, Training, Farming And Agriculture, Commerce And Trade, Education And Great Administration And The Effect Of These Is Reflected In Both Public And Private Sectors. Effect Of Web Specialized Apparatuses, For Example, Phones And The Web Are Progressively Basic To Countries' Financial Achievement And Individual Headway. **(Dupont-Morales, M. A., Ingraham, P. W., & Romzek, B. S. 1995)** The Appearance Of The Internet Has Been Significantly Portrayed As Being As Significant For Society As The Improvement Of The Personal Computer, The Phone Or Even The Media Press.

In Primary Sector Especially Agriculture, Simpler And Quicker Admittance To Modern Market And Price Information Helps Ranchers And Country Based Dealers In Their Organizations. Internet Can Likewise Convey Better Admittance To Information On Improved Seeds, Accessibility Of Composts, Climate Gauging, Pest Control And Other Agriculture

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Based Services. What Is Significant Is To Have Dependable And Reasonable Access To Internet And Technology Specifically For Our Traditional Farmers And Traders.

The Pace Of Technological Development In Ict Has Sped Significantly, And The Sector Today Is Enormous By Significant Degrees Than It Was 20 Years Prior, And It Envelops A More Assorted Universe Of Players Than Any Other Time. Today, The Sector Incorporates Equipment, Programming, Hardware, Software, The Web, Communication, And Technology, Application, And Backing Administration, Given By Elements Going From Corporate Monsters To Small Entrepreneurs And Open-Sourer Organizations. Important Content And Applications Are Basic Parts Of The Value Proposition And The "Network Impact". Critical Innovation And Technology Are The Possible Ways To Provide More Access To Lot Of Individuals And Ensure Productivity.

India's Development On It Based Activities

Indian Information Technology Industry Is One Of The Risky Ventures In India. There Have Been A Kind Of Information Technology Revolution And Each Younger Generation And Business Visionary Is Attempting To Make An Attempt To Utilise It. As Indicated By Nasscom (National Association Of Software And Services Companies) By 2025 Information Technology Industry In India Will Be Worth 235 Us\$ Billions. It Is Not Just In The Front Of Total National Output But Their Offers In The Fares Are Likewise Extremely High. Presently India Is Second Biggest Exporter Of Software And Hardware Services. India's Balance Of Trade Has Been Positive Due To The Uprightness Of Information Technology, Software And Hardware Service.

Table No. 1

India's Exports, Imports And Balance Of Trade In Services (Us Dollar \$)

Year	Exports	Imports	Balance
2011 – 12	43.2	27.8	15.4
2012 – 13	57.7	34.5	23.2
2013 – 14	73.8	44.3	29.5
2014 – 15	90.3	51.5	38.9
2015 – 16	106.0	52.0	53.9
2016 – 17	96.0	60.0	36.0
2017 – 18	132.9	84.1	48.8
2018 – 19	58.1	36.6	21.5
2019 – 20 (Apl. – Sep)	68.0	36.9	31.1

#Source: Rbi Data

The Table Above Shows That Indian Balance Of Trade Shows A Positive Trend In Export And Import Of Software's And Hardware Services. It Was 15.4 Us Dollars In 2011 – 12 And Still Showing A Positive Trend. 2015 – 16 Was Having The Highest Growth Rate But Declined In The Next Years. The Period 2017 – 18 Was Having The Second Highest Growth Rate And Then It Reached 21.5 In The Next Financial Year. Now The Results Are Improving And Showing An Upward Positive Growth Rate.

Information Technology Towards The Growth Of Various Sectors Of The Indian Economy

1. Information Technology In Agriculture

Agriculture Is The Foundation Of Indian Economy And Urban Areas Are In The Phase Of Development In India. Availability Of Information And Its Better Usage Become More Fruitful In Attaining Economic Development. Information Is A Basic Asset For Individuals In Country Territories. In This Quick Changing Worldwide Business Environment, Agriculture Must Be More Dynamic In Order To Bridle The Most Recent Advances And Arising Openings Because Of Globalization Of Agribusiness (**Dr. Mathani A.G., 2007**). In Every Sector Information Is The Key For Development If Right Data Is Given On Perfect Time. Expanding Of Data Stream Positively Affects The Agribusiness Area And Individual Firms. It Assists With Making A Move Ideal, Get Ready Systems For Next Season Or Year, Conjecture The Market Changes, And Keep Away From Unfavourable Conditions. So The Improvement And Development Of Farming May Rely Upon How Quick And Pertinent Information Is Given To The End Users. Admittance To Data Holds The Key For Successful Development. (**Upton, D. M., & McAfee, A. P. 2000**). Agribusiness Is One Of The Forthcoming Regions In Which It Can Successfully Be Applied Especially For The Social And Monetary Advancement Of The Indian Agrarian Local Areas And Communities.

The Involvement Of Information Technology Helps In Cutting Down Costs, Expanding Proficiency And Improving Profitability And Subsequently Supporting The Lower Levels In The Field Or Sector. In The Fertilizer Marketing Context, Information Technology Can Assume A Significant Part In Effective Sales Activities, Checking The Marketing Costs, Safe Guarding Market Share Of The Overall Industry And Giving Productive Customer Services. A Thoroughly Thought Out Information Technology Set Up Can Enrich Leaders At All Levels With Better Reflexes To Successfully React To Economic Situations. (**Enns, H. G., & Huff, S. L. 1999**)

Information Technology Permits Farmers To Save Time On Order And Delivery Of Goods Together With A Timely Feedback. It Is Important To Rundown Spaces Of Worry For Which Arrangement From Information Technology Can Be Advanced. Farmers Yield Information, And Crop Database Should Be Maintained. The Data Base Incorporates The Sorts Of Yields, The Size Of Cultivated Region, Season And Time Of Harvest. Each Farmer Should Update The Database By Timely Uploading Their Data Through Internet.

Various Production Processes And Techniques And Data Request Framework Should Be Created. This Framework Coordinates The Creation Strategies And Data, Which Are Created By Experimental Agricultural Institutions And Agribusiness Improvement Stations. Farmers Can Discover Latest Production Techniques And Schemes Data Through This Data Request Framework. (**Leech, D. P., & Scott, J. T. 2008**).

The Farmers In India Are Not In The Situation Of Utilizing Information Technology Straightforwardly. The Literacy Level And Language Act As Hindrances As The Majority Of The Application Programming Are Predominately In English. Cost Of Pcs, Helpless Correspondence Framework Makes It Unthinkable For Individual And Small Farmers To Use The Information Technology. This Calls For Institutional Effort To Setup A System To Provide Important Information Technology Based Services To Farmers.

Information Technology Will Bring New Data Services For Agribusiness Advancement That Will Empower The Farmers To Have A Lot More Prominent Power Over The Data Channels With Improved Record Keeping, More Definite Cost Analysis And More Refined Showcasing Systems. The Farmers Are Settling On Better Choices And Procuring Higher Benefits And Returns. (Berndt, E. R., & Malone, T. W. 1995) The Internet Is Expanding Correspondence And Business Openings Inside The Agrarian Local Area Which Recently Worked In Supporting Isolated Rural Farmers, Farming Specialists And Researchers, Cooperatives, Suppliers And Buyers Who Can Utilize The Internet To Trade Thoughts And Data And Also Conduct Direct Business With Each Other. Agricultural Equipments And Machineries, Seed Synthetic Compounds And Different Kinds Of Farming Items Can Be Bought And Sold Online.

Icar Can Assume An Essential Part For The Utilization Of Ict (Information, Communication Technology) Through Its Wide Network Of Krishi Vigyan Kendras (Kvks). The Kvks Are Liable For Professional Preparing, On Farm Research And Demonstration Of The Improved Innovations. Through These Kvks Rural Young People Are Prepared In The Space Of Poultry, Dairying, Piggery, Beekeeping, Fisheries, Natural Product And Vegetable Safeguarding, Upkeep And Fixing Of Farm Tools And Instruments, And Hybrid Seed Creation. (Upton, D. M., & McAfee, A. P. 2000). These Young People Can Be Prepared In The Utilizations Of Information Technology For Rural Advancement Through Which Farmers Can Benefit Using The Technology Available. Consequently It Is Perceived That It Has Contributed In The Agribusiness Area Towards The Development Of Indian Economy.

2. Information Technology In Manufacturing

Manufacturing Sector Plays A Significant Role In The Development Of A Nation And The Biggest Employer In Organised Sector. This Sector Is Constantly Putting Effort To Cut Down The Costs Of Production, Upgrade Manufacturing Designs And Processes So As To Provide Better Services To Its Customers At A Lower Cost. For Manufacturing Sector, The Utilization Of Information Technology Alludes To The Large Number Of Business Applications And Computer Technologies. Huge Projects Are Presently Planned And Overseen Appropriately With The Utilization Of Various Computer Technologies. MRP And ERP Are Having A Significant Role In The Manufacturing Industry Which Is The Results Of Information Technology. (Leech, D. P., & Scott, J. T. 2008).

The Part Of Information Technology In Outsourcing Is By All Accounts More Critical. Utilization Of Order Tracking And Delivery Software Is An Integral Part Of This Business Method. Without The Utilization Of Information Technology, The Model Of Outsourcing May Not Work Effectively. The Organization Manages Client's Records On Their PC Which Is The Result Of Information Technology. Numerous Such Programming Method Are Presently Accessible That Keep The Record Of The Client's In The Edge Of Last Date Of Procurement, Beginning Date And End Date Of Transactions. Information Technology Has Made The Tasks Of Assembling Quick, Adaptable, Cost Effective And Simple. Some Company's Buy Information Technology Solutions From Various Information Technology Companies For Site Showcasing, Facilitating And Support Of Organizations While Big Manufacturers And Wholesalers Have To Keep Their Own System And Update It With The Help Of Their Staff. (Upton, D. M., & McAfee, A. P. 2000).

As Indicated By B. Jorgenson And Others, Information Technology Solutions For Manufacturing Have Been Developing To Empower The Manufacturing Concerns To Address Its Developing Challenges Effectively. Information

Exchange, Which Started With Profoundly Individualized Discussions Among Craftsman's And Their Customers, Has Generally Followed The Development Of Manufacturing In The Course Years. The Centralized Computer, Brought Into Manufacturing During The 1960s, Offered The Essential Help For The Information Needs Of Enormous And Moderately Static Undertakings. (**Dupont-Morales, M. A., Ingraham, P. W., & Romzek, B. S. 1995**). In The Last Part Of The 1970s, Business Started To Run Explicit Applications, (For Example, Inventory Management And Material Prerequisites Arranging), Which They Had Either Bought Or Had Their It Bunches Create In-House. In 1980s, With Expanded Rivalry Among Makers, Customers Needed More Noteworthy Item Decision And Demanded A More Significant Level Of Customization (**Acquisti, A. 2002**). It Started To Move From A Supporting To An Empowering Innovation Making It Simpler To Execute Cellular Manufacturing, Which Undertakings Used To Create More Modest Parcels To More Assorted Items. The Appearance Of Client-Server Computing Empowered Manufacturing To Construct Its Own Frameworks.

As Per School Of Thought, Information Technology Assumes An Extraordinary Part In Two Planning Process:

- A. Enterprise Resource Planning [Erp] - By **David M. Upton** And;
- B. Manufacturing Resource Planning [Mrp] – **Andrew P. McAfee**.

Enterprise Resource Planning (Erp) Frameworks, As The Name Recommends, Invade The Entire Organization And Shape The Manner In Which The Business Works At Numerous Levels. Increasingly Fabricating Tasks Are Introducing Erp, And The Advancement Of Data Frameworks In Activities Is Progressively Described By Huge Execution Projects.

Most Sizable Makers Utilize Some Type Of **Manufacturing Resource Planning** (Mrp) Programming, And Utilize A Wide Scope Of Information Technology For Monetary Frameworks Or Financial Systems, Order Fulfilment, Production Planning And Scheduling, Distribution Requirements Planning (Drp), Quality Administration, Human Resource Management, And Other Related Activities. These Systems Can Be Significant Determinants Of Manufacturing Performance.

3. I.T. In Service

Service Sector Emerged As A Predominant Segment Of Economy Everywhere In The World. The Role Of Service Sector Has Gained Superiority In The Last Four Decades. The World Trade Organization (Wto) Has Found The Worth Of Service Sector So Much That It Is Very Much Important, A Place In Preamble Of The Wto. With The Advent Of Wto The Service Sector Has Received Much More Thrust. Service Sector Consist Of Several Sectors From Banking And Insurance Industry, Transport And Tourism To Hospitality, Etc. The Biggest Impact Has Been Received By The Services Sector With The Inception Of Information Technology.

Now It Is Possible To Book A Ticket Of Any Airlines, Railways Via Their Application Software, E-Mail And Pay For The Same Through Credit Card Or Debit Card, Or Payment Apps And Printout Of The Ticket Is In The Hands Of The Customer Immediately. The Customer Is Saved Of The Commotion Of Travelling Many Miles To Get The Ticket. There Is Very Much Saving Of Paper And Energy. After The Introduction Of Information Technology, It Is Set To Contribute To The Improvement Of Environment. Now The Railways Have Opted E-Ticketing Via Irctc Platform, It

Can Be Done Very Easily And Lot Of Paper Work On The Reservation Counter Is Saved. This Way Also It Saves The Prospective Passenger From The Issue Of Thoughts Who Will Try To Con By Charging Extra Money For Illegal Ticketing From Agents Or Otherwise. Shipping Companies Also Taking The Advantage Of Same Information Technology.

In The Case Of Hospitality Industry Such As Hotel, Restaurants, Tourism – Resorts, Cafés, Guest Houses Are Widely Using Information Technology To Encourage Their Business. They Can Use It For Booking, Billing, And Resorts Have Their Own Websites At The Fingertips Of The User, One Can Come To Know The Precise Position And Accommodation Etc. Available In The Hotels.

Travel And Transport Agencies Are Using The Advantage Of Information Technology To Book Airlines Tickets, Railway Tickets Etc To Their Clients. The People Do Not Require Visiting Agent's Office Of The Airlines Or The Reservation Counter Of The Railways To Get The Tickets. By Using This Technological Advancement, The Matter Of Financial Services, Delivery Of Services Has Become Very Easy. There Is No Delay In Delivery Of Services I.E. It Is Possible To Transfer Securities From One D-Mat Services To Other D-Mat Services Provider. It Will Take Just Few Seconds To Get The Work Done.

E-Commerce Is Another Area Where Information Technology Has Made Its Scratch. Presently There Are Many E-Portals Which Offer Buying And Selling Services To Customers Worldwide. Anything Can Be Purchased And Sold Through The Portal By Watching It From A Computer Or A Smart Phone. There Are Many Popular Portals Operating In India Such As Amazon.Com, Flipcart.Com, Ebay.Com, Olx.Com, Wallmart.Com, Alibaba.Com, Myntra.Com, Etc. Financial Services Sector Is The Most Imperative And Flourishing Sector In Many Countries. It Owes All Its Significance To Information Technology As A Whole.

The World Has Shrunk Into The Palms Of Individuals. Nowadays Mobile Phones Are Connecting People Worldwide. They Are Not Only The Instrument Of Communication And Text Messaging. It Is A Virtual World And Delivers Any Type Of Service And Any Type Of Knowledge. One Can Get Any Kind Of Information On The Internet Activated Through Gprs [General Packet Radio Service] And From Entertainment To Knowledge And From Finance To Religious Discourses Are Available On The Mobile Phone. The Introduction Of Telecom Sector Can Be Effective In The New World By The Fact That In India Alone More Than 1000 Million Mobile Phones And More Than 20 Million People Are Directly Or Indirectly Occupied Lucratively In This Sector. Information Technology Enables The Service Providers To Keep Track Of Each And Every Call Made Their Duration Billing And Recording Of Payments. Now One Cannot Imagine The Situation Where Mobile Phones Are Not There. To Conclude, Service Sector Has Predominant Role In The Growth Of Indian Economic Development.

4. I.T. In Social Service

The Normal Insight About Information Technology Is That, It Is An Instrument Of Use In Tackling Financial Services Problems. For Long Time People Have Been Witnessed To E - Ticketing In Railways, Airlines And Net Banking To Which They Come Across Each And Every Day For Making The Payments, But Only Few People Realized That Information Technology Has A Crucial Role To Play In Social Sector. Social Sector Comprises Mainly Of 3 Main Areas;

- 1- Removal Of Poverty,
- 2- Health Services And
- 3- Education.

It Is Identified That, Rural Development Is Also A Part Of The Social Sector. But Disagreed To It And Says That, In A Country Like India Rural Development With Agricultural Development Is Required. However In The Field Of Education, Information Technology Has A Crucial Role To Play. In The Primary Stage, It Helps In Promoting Distance Education In India. The Great Efforts Took In This Direction By Government Of India As Well As The State Government, The University Grants Commission [Ugc] Offering Financial Assistance To All The Universities And The Affiliated Institutions, Higher Learning To Establish Computers Lab With Broad Band Connections Full Flashed Computer Center Are Being Established In Colleges. This Is The Biggest Step Put Forwarded In Promoting E-Education.

Accomplishment Of New Areas Of Knowledge And Skills Does Not Mean That, Mere Education In Colleges And Universities Is A Segment Which Is Known As Informal Education. Peoples From Their Home Itself Can Learn Whatever They Wish To With The Use Of Information Technology. In India The Informal Sector Is Also Growing Up Quickly I.E. If Someone Has To Learn Foreign Language He Can Open The Website Of Any Portal Offering Long Distance Education In That Language. Likewise If One Has To Know Political Or Geographical History Of Any Country, He/She Has To Just Click The Mouse And It Will Be Available On The Screen. Many Schools At Lower Level Are Asking Their Students To Open Certain Websites Every Day And Collect Information On Various Subjects. Since Now Books, Journals, Etc Are Also Been Digitalized And They Are Available On Different Websites And It Has Done Away With The Necessity To Hustle To Go The Book Shops Or Stores For Getting Those Books Or Journals **(Bedi A.S, 1999)**.

In The Field Of Health Services Information Technology Has A Role Of Supreme Importance In India. Health Services Are Not Very Well Organized. The Government Health Services Are Mainly In Urban Areas, In The Rural Areas Primary Health Centres Have Been Established But They Have Not Been Enabled To Deliver The Goods. Malnutrition And Various Types Of Seasonal Elements Still Grip The Rural Areas With Great Sternness Causing Many Deaths. The Family Welfare Programs Have Not Been Able To Accomplish Something In Rural Areas As Compared To Urban Areas, Just Because Of Poor Administration Of Health Services.

The Primary Health Centres In Rural Areas Present A Wretched Image Because Doctors Do Not Prefer To Take Their Jobs Seriously. There Are No Facilities To Test Medicines And They Just Prescribed Medicines For Well-Known Ailments. Similarly, People Are Still Disposed To Go To Local Untrained Doctors, Vaidhyans Etc. Therefore The Government Must Put Up Regional Hospitals Of Specialist Nature In Different Parts Of State And Then There Should Be Primary Health Centres. The Information Technology Can Link Up The Different Tiers Of Health Services, I.E. National Level Institute And Super Specialty Hospital Are To Be Linked With The Foreign Hospitals And Then State Level Institute To Be Linked With National Level Institute Then Regional Institute Are To Be Linked With State Level Institute, And In Primary Health Centres With Regional Institute Then All These Centres And Hospitals Can Have Direct Link With Super Specialty Hospitals In India And Around The World.

In Days To Come Information Systems Will Play A Pivotal Role Of A Communicator And Act As A Bridge Between People, Cbos, Ngos, Communities, Politicians And Government. These Systems Will Be A Means Of Change, And May Act As Facilitator, Or A Change Agent. The Emergence Of Information Technology And Urban Or Geographic Information Systems Has Opened The Front-Gates Of New Options And Endless Opportunities, Which Demands New Orientation. Information System Framework Suggests Will Not Find Solution To Social Problems But Positively Recognize Information Gaps And Help The Stakeholders In Filling These Gaps. E - Government / E - Governance Processes Have Been Implemented By The Government To Create Communication Infrastructure At State And Central Level. This Infrastructure Can Be Used To Create Integrated Information System With A Dispersed Centralized Data Base. These Data Bases Will Be An Input To Various Information Systems Used To Solve Social Problems At The Amateur Level And Can Convert Present Intrusion As A Sustainable Action In The Long Run.

5. I.T. In E – Governance

E-Government Is A Structure Of E-Business In Governance And It Refers To The Processes And Structures Needed To Deliver Electronic Services To The Public Or Citizens, Collaborate With Business Partners And To Conduct Electronic Transactions Within An Organisation.

Information Technology (It) Is A Multidisciplinary Field Emerging From The Combination Of Computer Technology, Software Technology, Database Technology, And Internet Technology. Information Technology And Communication Technology, Now Commonly Known As Information And Communication Technology (Ict), Symbolize Satellite Broadcasting Networks, Television, Video, Digital Radio, Internet (E-Mail, E-Commerce, E-Conferencing, Etc.), Extranets, Wireless Communication Devices Such As Mobile Phones, Digital Video Disks (Dvds), Cdroms, And Video/Voice Mail. Fax Was Another Uprising Technology Which Was Produced By A Convergence Of Telecom - Technology, Optical Scanning, And Through Printing Technology (**Arora A. And Athreye S., 2006**).

The Tactical Objective Of E-Governance Is To Support And Simplify Governance For All Interested Parties I.E. Governments, Citizens And Business Organisations. The Use Of Ict's Can Connect All Three Parties And Support Process And Its Allied Activities. In Other Words, E-Governance Uses Electronic Means To Support And Rouse Good Governance. Good Governance Can Be Seen As An Exercise Of Political, Administrative Authority And Economy To Better Manage The Affairs Of A Country At All Levels. It Is Useful Here To Present Objectives For E-Government And E-Democracy (**Dr. Pought Sunil, 2009**).

The External Objective Of E-Government Is To Adequately Fulfil The Needs And Expectations Of The Front Office Side Of The Public's And By Simplifying Their Interaction With Various Inline Services. The Use Of Ict's In Government Operations Facilitates Speedy, Accurate, Transparent, Accountable, Efficient And Effective Interaction With The Public, Citizens, Business And Other Agencies. Coming To The Back-Office, Objective Of E-Government Is To Facilitate A Speedy, Accurate, Transparent, Accountable, Efficient And Effective Process For Performing Government Administration Level Activities. Significant Cost Savings Per Transaction In Government Operations Can Be The End Result.

E-Governance Can Be Defined As, “It Is The Effective Utilisation Of Information Technology To Improve The System Of Governance In That Place, And Thus Provide Better Services To The Public. In India, The Introduction Of E-Governance Is Considered As High Priority, As It Is Considered To Be The Only Means Of Taking It To The “Common Public”. E-Governance Developments Enhanced Several Opportunities To Connect The Information Technology (It) To Make The Business Of Governance Truly Encompassing, Inexpensive And Qualitatively Responsive.

National Informatics Centre (Nic) Has Been Influential In Navigating Information And Communication Technology (Ict) Applications In Government Departments At Central, State And Districts Levels In Facilitating Improvement In Government Services, Wider Precision In Government Functions, And Improvement In Decentralized Planning And Management. Nic Has Played A Significant Role Of An “Active” Mechanism And “Facilitator” In Informatics Development Programmed In Governments At The National, State And District Levels, For The Last 30 Years **(Bhaskar G., 2010)**.

E-Governance Is Part Of The Government's Policy For Social Inclusion, Part Of Its Strategy Is To Enhance Information Technology And To Improve People's Lives, And Is Carried Out Through The Use Of Different Ways:

1. E-Mail
2. Web Publishing
3. Intranet Development
4. Promoting Citizen Access

To Conclude, E-Governance Is Considered As Effective Use Of Information Technology To Improve The System Of Governance That Is In Place And Thus Provide Better Services To The Community. It Allows The Citizens To Participate In The Government’s Decision-Making Processes, Reflect Their Right Needs And Welfare By Utilizing E – Government As A Tool. E-Governance Introduction Is A Key To Make Information Technology (It) Pertinent To The Ordinary Citizens In India But A Significant Problem Is That A Large Numbers Of Population Are Poor And The Digital Division Is Still A Question Mark.

6. Impact On I.T. On Banking Sector

Banks All Over The World Do Not Have Many Strategies Such As Inventing New Financial Products, Specialized Services To Selected Customers, Opening Up Of Branches In New Areas Where Other Banks Have Not Penetrated Nor Have Low Key Penetration There But The Key To Meet The Competition And Prospect Lies In The Hands Of Extensive Use Of Information Technology. Initially There Was Great Struggle To Any Automation Or Computerization In The Banking Sector. The Employees Led By Their Political Masters Opposed At ‘*Void Ab-Initio*’ Of Installing Computers In The Bank. They Were Shocked By An Invisible Fear Of Loss Of Jobs And Massive Layoffs In The Event Of Computerization.

The Reserve Bank Of India [Rbi] Appointed Five Core Committees With Regard To Implementing Information Technology [It] In The Banking Sector.

Impact Of Information Technology On Banking Sector In The Indian Economic Development

- b) Rangrajan Committee – Ist In Last 1980s
- c) Saraf Working Group – In Early 1990s
- d) Vasudevan Working Group – In Late 1990s
- e) Berman Working Group – In Early 2000

In 1991 The Government Of Late **P.V. Narsimha Rao** Took Over The Wheel Of Power. At That Time India Was In The Struggle Of A Deep Economic Crisis. India's Growth Rate Was Pitifully Low And The Foreign Exchange Reserves Were Sufficient To Meet Only The Imports For Two Weeks. Therefore To Overcome The Economic Crisis The Government Adopted A Two Propounded Strategy – In The **First Phase** Liberalization In The Economy Was Adopted To Control The Resource Of The Country. **Secondly**, The Government Initiated Steps To Integrate India's Economy With The World Economy Whether It Is In The Nature Of Natural Resources, Human Resources, Or Financial Resources.

In Core Banking, Banks Are Getting Their Data Consolidation Layers In Place To Facilitate Projection Of Data In The Form Of Static And Dynamic Reporting Capability. This Would Be A Sound Extension Of Operational Data Coordination Using Core Banking Systems. Systems Such As Core Banking And Business Intelligence, If Used Simultaneously, It Will Add Unique Enterprise Value To Business. In Addition Focus On Integrated Payment Channels That Provide Real / Near-Real Time Services By Way Of Straight Through Processing (Stp) And 24 X 7 Operations Will Be Key Features In Banking Technology Going Forward (**Jorgenson B, 1991**).

The Plastic Card I.E. The Atm Card Is Replacing All Paper Work Verifications Including Cheque Transactions, And It Avoids The Physical Presence Of The Customer During The Restriction Of Banking Hours. Atms Used As Facilitator For Electronic Fund Transfer (**Moni M., 2000**). Internet Banking (Or E-Banking) Means Any User With A Personal Computer, A Smart Phone And With A Web Browser Can Get Connected To His/Her Bank's Website To Perform Any Of The Virtual Banking Functions. In Internet Banking System Or Nowadays Called As Core Banking System, Every Bank Has A Centralized Database That Is Connected With Other Banking System Through Web-Based Environment. All The Services That The Bank Has Permitted On The Internet Will Be Displayed In The Menu.

a. Impact On Private Sector Banks

Private Sector Banks Are The Real Pioneers Of Uprising Information Technology In The Indian Banking Sector. In The Early 1990's, When The Process Of Economic Liberalization Was Initiated, Entrepreneurship In Financial Sector Got A Huge Boost Up And Many Reputed Financial Institutions Started Their Banking Branch. For Example, Unit Trust Of India [Uti] Started Utt Banks Which Are Currently Known As Axis Bank, And Then Idbi Also Followed A Banking Division To Organize General Public By Offering Day To Day Banking Services. But The Most Important Landmark Is That, Industrial Credit Investment Corporation Of India (Icici) Was Established As Icici Bank, Followed By Housing Development Finance Corporation Setting Up Hdfc Banks (**Reddy Krishna P. And Ankaiah R., 2005**).

In Fact Private Sector Banks Is A Dubious Term Because Banking Industry From The Very Beginning Was In Private Sector And It Was Only 1959 That State Bank Of India Was Formed After Nationalization The Then Empirical Bank Of The India. Thereafter In 1969 14 Large Banks Were Nationalized And Thereafter In 1971 Another 6 Banks Were

Nationalized. But The Remaining Private Sector Banks At That Time Such As J&K Bank, Bank Of Rajasthan, South Indian Bank, And Federal Bank Ltd. Did Not Pay Much Attention To Computerization And Automation.

The Modus Operandi Of The Various Banks Was To Provide Products To The Indian Customers At Lowest Possible Operating Cost, Therefore Private Sector Banks Went For A Comprehensive Exercise Of Computerization And Automation. The Cut-Through Competition Between Indian Private Sector Banks And Foreign Banks Resulted In Severe Use Of Technology. *K.N. Nasier*, Head Of Information Technology Division Of Federal Bank Stated That, “The New Generation Banks Showed The Way And Others Had No Option But To Follow The Technological Infusion To Retain And Attract Profitable Customers. According To Him Philosophy For Private Banks Was Very Clear- To Provide A Whole New Range Of Financial Products And Services At Minimal Costs And Technology Made This Possible.”

b. Impact On Public Sector Banks

Majority Of The Established Banks In India Were In The Danger Of Moving Into The Red Zone. But With The Economic Reforms Shaping The India’s Economic Future, Public Sector Banks Could Not Afford To Remain Apathetic To The Adoption Of The Policy Of Implementing Automation And Computerization To Remain In The Market And Meet The Competition From Other Sectoral Banks. An Agreement Was Signed In 1993 With The Bank Employees To Encourage Widespread Use Of Information Technology In The Banks. The Employees Always Feared That The Use Of Information Technology Could Mean The Flinch Of Their Jobs In The Banks, Lying Off Workers In Large Numbers Who Are Not Familiar With The New Technology. Actually These Fears Were Baseless. State Bank Of India Appointed *Mckinsey Corporation Of U.S.A.*, The Largest And Efficient Consultancy Firms Of The World To Tenor Its Working And This Was Followed By Other Public Sector Banks In Some Other Ways And Within A Span Of 10 Years. Most Of The Public Sector Banks Started Providing All Such Services Which Were Until Now Provided By The Foreign Banks And Private Sector Banks.

The Literacy Level In Rural Areas, Tribal Areas And Border Areas Is Very Low As Compared To Urban Peoples. People Are Not Aware Of The World Outside In Some Places Like Andaman Nicobar And Lakshadweep. In Such Case Implementation Of Information Technology Cannot Be Much Successful. Even In Rural Areas People Do Not Understand All About Information Technology. Some Of Them Feel That It Is A Strategy To Deprive Them Of Their Savings (*Shah Ajay And Mishra Shuvam, 1997*).

Public Sector Banks Need To Perform A Lot Of Activities Which Should Not Be Exactly Profit Oriented Because They Are Expected To Perform Or Implement Such Government Policies Which Are Aimed At Socio Political Upliftment Of The Stacks. The Use Of Information Technology Would Not Be Of Much Use. The Prospects For Information Technology In Banking Sector In India Are Very Bright As There Is Vicious Competition In This Sector. Each Bank Is Now Trying To Grab As Many Clients As Possible And They Are Trying To Get The Possible Ways To Understand The Prospective Clients, The Usage And Importance Of Information Technology. For This They Are Offering New Products, Compact Services And Core Banking Solutions. All These Are Possible Only Through Extensive Use Of Information Technology.

Conclusion

In The Present Day Of The World, Banking Is The Lifeline Of Any Countries Economy. Banks Have To Be Ready To Accept Information Technology Because It Can Deliver What The People Expect From These Financial Institutions. Private Sector Banks And Foreign Banks Took Up Information Technology As A Way To Implement The Plan Of Cutting Cost And Expanding Its Operations And Delivering As Many Products As Possible. Public Sector Banks Could Not Afford To Lag Behind In This Race And They Have Also Adopted Information Technology To Remain In The Country's Competition. But Public Sector Banks Have Not Reached Going To The Problems Faced By Them, Which They Have Maintained In The Introduction Of Information Technology In Banking Sector. On The Surface It Seems That The Country Has A Bright Scenario Of Information Technology On India's Landscape. But There Are Many Gray Areas Where Information Technology Has Not Been Able To Make Much Of A Mark Due To Lack Of Infrastructural Facilities.

To Conclude The Government Of India Has Understood The Importance Of Information Technology In Taking India Into The Association Of Developed Nations. Therefore It Has Created An Indian Institute Of Information Technology [Iiit] In Allahabad, Uttar Pradesh, Which Is The Cradle Of India's Most Talented Technocrats. The Government Is Offering All Possible Ways To The Information Technology Industry Which Includes Freedom From Red Tapes, Tax Benefits And Liberal Foreign Collaboration. In Order To Develop Quality Of It Services, Superior Performance On The Most Important Aspect, Like 'Responsiveness' Followed By 'Empathy' And 'Tangibility' May Be Helpful And It Is The Duty Of The Government And All The Sectors To Ensure That It Is Implemented Prominently And Effectively.

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