

# RECENT ISSUES AND CHALLENGES IN LITERATURE, SCIENCE, COMMERCE AND SOCIAL SCIENCES

*Chief-Editor*  
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**Arts & Commerce College,**  
**BETGERI - 582 101**

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Dr. Chandraprabha M. Patgar, Vishwanath V. Kalmeshwar  
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**First Edition: July 2020**

**ISBN: 978-93-90082-37-7**

**Price: ₹500/-**

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**Publisher**

**SHANLAX PUBLICATIONS**

61, 66 T.P.K. Main Road

Vasanthanagar

Madurai - 625003

Ph: 0452-4208765,

Mobile: 7639303383

email: publisher@shanlaxpublications.com

web: www.shanlaxpublications.com

  
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## AN STUDY ON IMPACT OF COVID-19 GLOBAL ECONOMY AND STATISTICAL INDICATORS IN SELECTED COUNTRY



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### Abstract

In an matter of months, the world has been transformed Thousands of people have already died, and hundreds of thousands more have fallen ill, from a coronavirus that was previously unknown before appearing in the city of Wuhan in December 2019 And this pandemic Diseased Spread over all the Global

This report mainly concerned with impact of the covid19 crisis across global Economy, it confined the systematic results of covid19 impact on Global Economy and its statistical indicators it discussed about through global economy and major Countries, which statistical indicators affected due to covid19 In a matter of months, in the city of Wuhan in December 2019. And this pandemic Diseased Spread over all the Global and it impact on Global economy also even before COVID-19 struck the world, the global economy and its statistical indicators includes GDP(Economy) and Inflation rates, purchasing power parity, Employment, Industries, Cross border, transport, and Energy.

**Keywords:** Global Economy, Impact on Global Economy its Statistical indicators, and Covid19.

### Introduction

The World Health Organisation (WHO) has declared the coronavirus disease 2019 (COVID-19) a pandemic. A global coordinated effort is needed to stop the further spread of the virus. A pandemic is defined as "occurring over a wide geographic area and affecting an exceptionally high proportion of the population. The last pandemic reported in the world was the H1N1 flu pandemic in 2009.

On 31<sup>st</sup> December 2019, a cluster of cases of pneumonia of unknown cause, in the city of Wuhan, Hubei province in China, was reported to the World Health Organization. In January 2020, a previously unknown new virus was identified, subsequently named the 2019 novel coronavirus, and samples obtained from cases and analysis of the virus' genetics indicated that this was the cause of the outbreak. This novel coronavirus was named Coronavirus Disease 2019 (COVID-19) by WHO in February 2020. The virus is referred to as SARS-CoV-2 and the associated disease is COVID-19

As of 15<sup>th</sup> May 2020, over 4,444,670 cases have been identified globally in 188 countries with a total of over 302,493 fatalities. Also 1,588,858 were recovered.

It is a great pleasure to be here with you today to discuss the role of Asia in the post-crisis global economy that is, to the extent that the global economy is truly "post-crisis." Due to covid19 is an area of the production, distribution and trade, as well as consumption of goods and services by different agents. Understood in its broadest sense, A given economy is the result of a set of processes that involves GDP(Economy) and Inflation rates, purchasing power parity, Employment, Industries, Cross border, transport, Energy,

**Employment:** Migrant workers sent home billions in cash every year. As the corona virus pandemic hits jobs and wages in many sectors of the Indian economy that depend on migrants, a slowdown in the amount of money these workers send back home to their families looks increasingly likely. The Employment impact of Covid19 all over Industries Occupation some 59

## INFORMATION TECHNOLOGY, CHALLENGES IN E-BANKING STRATEGY



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### Abstract

E-Banking means Electronic Banking is now days becoming popular because of its ease of use. The Government of India has introduced the Information Technology Act 2000 on October 17, 2000. This Act provides legal recognition for transactions carried out by means of electronic data interchange and other means of electronic communication. Reserve Bank of India is also supporting the electronic means of communication although most of the people are not willing to adopt the E-banking and E-Finance in place of traditional paper based transactions. The reason for this is the security issues and challenges they have faced in E-Banking Strategy.

**Keywords:** Government of India, Reserve Bank of India, E-Banking, E-Finance, Information Technology

### Introduction

E-Banking is a method of banking in which the customers conduct transactions electronically via the Internet. Through E-Banking a customer can access his account and conduct many transactions using his computer or mobile phone. It has many advantages like it saves time, reduces paper work, reduces transportation charges etc. Although it has advantages still in rural areas it could not be adopted by the customers they prefer the traditional offline method itself as it has many challenges too for adopting the strategy.

### Types of E-Banking Services

The following are the E-Banking Services provided by the banks for their customers.

- Automated Teller Machine(ATMs)
- Mobile Banking
- Internet banking
- Telebanking
- Smart Cards
- Electronic Fund Transfer
- Electronic Clearing System
- Doorstep Banking

### Challenges and Issues in E-Banking

Because of the following challenges the banks in India are facing problems to reach their customers through E-Banking Strategy.

1. **Security Problem:** This is the very big challenge that the customers are facing now days to adopt the E-Banking in place of Traditional Method .As we are finding the cyber crimes related to E-Banking are increasing day by day. Some cyber criminals are earning their bread and butter by robbing our hand earned money through some of E-Banking services like Smart Cards, Mobile Banking, Internet Banking etc. Some of the major cyber crimes regarding e-banking are ATM Skimmers, Cloning, Phishing ,Credit card redirection etc.

## About Editors



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ISBN



9 789390 082377



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