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(57) Abstract :

Bank Performance and E-banking services: A perspective from India ABSTRACT The impact that developments in electronic banking have had on the operational efficiency, profitability, and customer service of banks to date. It provides an integrated digital banking platform that combines mobile banking, internet banking, digital wallets, and automated teller machines (ATMs), while also utilizing cutting-edge technologies such as artificial intelligence (AI), machine learning (ML), and blockchain to improve security, customer service, and operational procedures. Important banking procedures, such as the processing of loans and the management of accounts, can be automated with the help of the platform, which leads to a reduction in operational expenses and an improvement in accuracy. In addition, it incorporates security elements that are enabled by blockchain technology to avoid fraud and ensure transparency. Additionally, it utilizes chatbots that are powered by artificial intelligence to provide care for customers around the clock. Increasing the number of people who have access to banking services by reaching out to rural areas that are not currently being served is the primary focus of this innovation. Without having to rely on physical branches, this makes it possible for financial institutions to serve a larger number of customers they already have. Additionally incorporated into this system is a real-time performance monitoring system that makes use of key performance indicators (KPIs) and predictive analytics to assess the impact that the use of online banking services has on the functioning of the bank as a whole. This platform ensures that regulatory compliance is maintained within specific parameters set forth by the Reserve Bank of India (RBI). When considered as a whole, the innovation provides a comprehensive solution for improving the efficiency of banks in India through the use of digital banking services because it is a holistic solution.

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Title of the Invention: **Bank Performance and E-banking services: A perspective from India**

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3. Preamble to the description:

The following specification particularly describes the invention and the manner in which it is to be performed.