

# A Comprehensive Analysis of E – Banking's Role and Impact

**Prof. Payal Mane**

Asst. Professor

St. Rock's College of Commerce and Science, Borivali (W), Mumbai, India

**Abstract:** *The beginning of the E-Business age has been shivering the business environment and breaking out innovative and unconventional ways of doing business. One of the latest outcomes of this E-Business is internet banking or E-Banking. Banking sector is now reengineering it to adopt the change and to be in the race of globalization. Thus it has become imperative for the banking industry to better gauge the E-Banking phenomenon. The present study is an attempt to study the status of e-banking in India, advantages and risks associated, challenges ahead, opportunities and managerial implications arising out the study.*

**Keywords:** E-Banking, Challenges, Risks, Opportunities, Managerial Implications.