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A STUDY ON THE RISK ANALYSIS OF E-BANKING OPERATIONS WITH SPECIAL REFERENCE TO CENTRAL BANK FOR CO-OPERATIVES, KUMBAKONAM

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ABSTRACT

Electronic banking has become an essential part of modern banking operations, offering convenience, speed, and improved customer service. However, the increasing dependence on e-banking has also exposed banks to various risks such as operational risk, security risk, technological risk, and credit risk. Cooperative banks, in particular, face additional challenges due to limited resources, infrastructure constraints, and lower customer awareness. The present study titled "Risk Analysis of E-Banking Operations with Special Reference to Central Bank for Co-Operatives, Kumbakonam" aims to analyze the nature and extent of risks associated with e banking operations during the period 2021– 2025. The study uses both primary and secondary data to evaluate customer perception, operational issues, and financial performance.

Key words: liquidity[1], profitability[2], operational efficiency[3], credit [4]