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Test Series

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Make a Presentation Impact of Digital Banking in India

Slide 1: Title Slide

Title: Impact of Digital Banking in India

Subtitle: Transforming the Financial Landscape

(Use Title Slide)

Slide 2: Traditional Banking vs. Digital Banking

Traditional Banking:

- Requires physical visits to branches.
- Limited operating hours.
- Paper-based transactions and documentation.
- Higher operational costs.
- More time-consuming processes.

Digital Banking:

- Accessible 24/7 through mobile apps and websites.
- Instant transactions with UPI and internet banking.
- Paperless banking with e-statements and digital documentation.
- Cost-efficient for banks and users.
- Faster and more secure banking experience.

(Use Comparison Slide)

Slide 3: Key Aspects of Digital Banking

- **Online & Mobile Banking:** Customers can perform transactions, check balances, and pay bills online.
- **UPI & Digital Wallets:** Instant payments via platforms like Google Pay, PhonePe, and Paytm.
- **AI & Chatbots:** Automated assistance for customer queries.
- **E-KYC & Digital Lending:** Faster account verification and instant loans.
- **Cyber security Measures:** Multi-layered security to prevent fraud.

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Slide 4: Benefits of Digital Banking

- **Speed & Efficiency:** Quick transactions without long queues.
- **Reduced Costs:** Lower operational expenses for banks.
- **Financial Inclusion:** Reaching the unbanked population.



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- **Better Record Keeping:** Easy tracking of financial transactions.
- **Eco-friendly:** Reduces paper usage and carbon footprint.

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Slide 5: Challenges of Digital Banking

- **Cyber security Risks:** Data breaches, hacking, and online fraud.
- **Digital Literacy Gap:** Many rural users struggle with online banking.
- **Connectivity Issues:** Internet access is still limited in some areas.
- **Technical Failures:** System downtimes and transaction errors.
- **Regulatory Compliance:** Ensuring adherence to RBI norms.

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Slide 6: Future of Digital Banking in India

- Growth of **AI-driven banking** for automation and fraud detection.
- Expansion of **block chain technology** for secure transactions.
- **Increased financial inclusion** through government initiatives.
- **Stronger cyber security frameworks** to tackle emerging threats.
- Digital banking becoming an integral part of India's financial ecosystem.

Final Message: Embracing digital banking ensures a smarter, safer, and more efficient financial future!

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