**Abstract**

Electronic banking or e-banking is the term that describes all transitions takes place among companies, organisations and individual and their banking institutions. First conceptualized was in the mid-1970’s some banks offered customer electronic banking in 1985. The emergence of E-Banking has enabled the banks to offer real-time transactions and integrate all customers’ related functions. Indian Banks are utilizing the new technology to provide better technology and convenient access to its customers and India is thus poised to for a huge growth in the world of electronic banking. The impact of e-banking on profitability has been ignored which can give a good platform for future research