Certificate of Publication

Print ISSN No : 2277-8160

This is to certify that

Mr./Mrs./Ms./Prof./Dr. **S. S. Mallikarjuna Prasanna**

has contributed a paper as author/ Co-author to

GLOBAL JOURNAL FOR RESEARCH ANALYSIS

A Peer Reviewed, Referred, Refereed & Indexed International Journal

Title " **A Study on Personalized Banking Services - A Step towards Rural Development** *"*

and has got published in volume **09**, *Issue* **12**, **December-2020**

The Editor in Chief & The Editorial Board appreciate the Intellectual Contribution of the author/co-author

Executive Editor *Editor in Chief* *Member, Editorial Board*