# Certificate of Publication




**ISSN No: 2250-1991** **Impact Factor: 6.761**

**Index Copernicus (IC) Value : 86.18**

*This is to certify that*

*Mr./Mrs./Ms./Prof./Dr.* **Virender Koundal**

*has contributed a paper as author/ Co-author to*

## PARIPEX- INDIAN JOURNAL OF RESEARCH

*A Peer Reviewed, Referred, Refereed & Indexed International Journal*

*Title "* **Challenges before Urban Cooperative Banks in India** *"*

*and has got published in volume* **07**, *Issue* **10**, **OCTOBER-2018**

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

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