

# International Journal of Scientific Development and Research

## IJSDR.ORG | ISSN : 2455-2631



*An International Open Access, Peer-reviewed, Refereed Journal*

The Board of  
International Journal of Scientific Development and Research  
Is hereby awarding certificate to  
**Dr.N.Subburaj**

In recognition of the publication of the paper entitled  
**RECENT TRENDS IN E-BANKING IN INDIA: OPPORTUNITIES AND CHALLENGES**  
Published in Volume 8 Issue 9, September-2023, | Impact Factor: 9.15 by Google Scholar

Co-Authors -

Paper ID - IJSDR2309099  
Registration ID - 208573



  
Editor-In Chief

An International Scholarly, Open Access, Multi-disciplinary, Monthly, Indexing in all Major Database & Metadata, Citation Generator

**IJSDR - International Journal of Scientific Development and Research | ESTD: 2016**

[www.ijedr.org](http://www.ijedr.org) | [editor@ijedr.org](mailto:editor@ijedr.org)

IJSDR | ISSN : 2455-2631

Certificate of Publication