



INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

An Internationally Indexed Peer Reviewed & Refereed Journal

Impact Factor* : 2.9301

Ref: CASIRJ/2014/A101643

DOI : [HTTPS://DOI.ORG/10.32804/CASIRJ](https://doi.org/10.32804/CASIRJ)

ISSN 2319 – 9202 (O)



THIS CERTIFIES THAT
SANDHYA RAGAU
HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON
CONSUMER AWARENESS AND USAGE IN E-BANKING THROUGH MOBILE PHONES

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 5 , Issue – 4 Apr , 2014



Editor in Chief

