



INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

An Internationally Indexed Peer Reviewed & Refereed Journal

UGC ID - 48387

Impact Factor* : 6.281

Ref: CASIRJ/2021/A1010574

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

ISSN 2319 – 9202 (O)

THIS CERTIFIES THAT

PROF. SACHIN BHAT

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

CHANGING PATTERN OF DEMAND FOR E-BANKING SERVICES

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol - 12 , Issue - 1 Jan , 2021



Editor in Chief





INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

An Internationally Indexed Peer Reviewed & Refereed Journal

UGC ID - 48387

Impact Factor* : 6.281

Ref: CASIRJ/2021/A1010574

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

ISSN 2319 – 9202 (O)

THIS CERTIFIES THAT

DR. SANGAMESH HUGAR

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

CHANGING PATTERN OF DEMAND FOR E-BANKING SERVICES

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol - 12 , Issue - 1 Jan , 2021



Editor in Chief

