



**VOICE OF
RESEARCH**

An International Refereed Journal For Change and Development
ISSN – 2277-7733

CERTIFICATE

THIS IS TO CERTIFY THAT

Mr./Mrs./Ms. Manoj Kumar

contributed with the publication entitled

ANALYTICAL STUDY OF THE INDIAN BANKING SECTOR'S DEVELOPMENT AND TRENDS

in Voice of Research, Volume 12 Issue 2

published on 24th September, 2023.

Dr. Avdhesh Jha

Chief-Editor