



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of
International Journal of Creative Research Thoughts
Is hereby awarding this certificate to

LAABH SINGH

In recognition of the publication of the paper entitled
MOBILE BANKING IN INDIA: ISSUES AND CHALLENGES

Published In IJCRT (www.ijert.org) & 7.97 Impact Factor by Google Scholar

Volume 3 Issue 1 January 2015 , Date of Publication: 11-January-2015

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT1134907

Registration ID : 230934

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | AI-Powered Research Tool) , Multidisciplinary, Monthly Journal



EDITOR IN CHIEF

INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT
An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013