



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

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In recognition of the publication of the paper entitled  
**IMPACT OF MARKETING SERVICES ON BANKING INDUSTRY**

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Volume 9 Issue 5 May 2021 , Date of Publication: 17-May-2021

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2105544

Registration ID : 207304

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



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