



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

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In recognition of the publication of the paper entitled  
**A STUDY ON TRENDS AND STRATEGIES OF RETAIL BANKING IN INDIA**

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Volume 9 Issue 12 December 2021 , Date of Publication: 07-December-2021

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2112097

Registration ID : 213621

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