Publication Certificate of



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

Mr. Ganeshkumar

In recognition of the publication of the paper entitled

NEO BANKING: THE FUTURE OF BANKING IN INDIA

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

Volume 10 Issue 1 January 2022, Pate of Publication: 10-January-2022

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT2201640

Registration ID: 228672



EDITOR IN CHIEF

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



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT



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

