



# INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

*An Internationally Indexed Peer Reviewed & Refereed Journal*

Impact Factor\* : 2.9301

Ref: CASIRJ/2016/A104852

DOI : [HTTPS://DOI.ORG/10.32804/CASIRJ](https://doi.org/10.32804/CASIRJ)

ISSN 2319 – 9202 (O)



THIS CERTIFIES THAT

**ISHWAR SINGH DARJI**

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON  
**IMPACT OF GLOBALIZATION AND IT ON BANKING**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 7 , Issue – 11 Nov , 2016



Editor in Chief

