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THIS CERTIFIES THAT  
**DR. KISHORE KUMAR DAS**  
HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON  
**E-BANKING SERVICES IN ODISHA: A CASE STUDY OF CUSTOMER SATISFACTION AND  
AWARENESS**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN  
Vol – 9 , Issue – 4 Apr , 2018



Editor in Chief





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