International Journal of Research and Analytical Reviews

An open Access, Peer Reviewed, Refereed, Indexed, online and printed International Research Journal



This is to cartify that Prof / Dr

Executive Editor

Approved by UGC Journal No. 43602

E ISSN 2348-1269 Print ISSN 2349-5138 **Impact Factor 5.75**

had contributed

Member Editorial Board

Certificate of Publication

Paianach Chidhamharan & Amhroca TV & Maghana C Mohan

a paper as author / co-author to	Rajancesh emunambaran & Ambrose 1.4 & Fies	nad contributed
INTERNATION	AL JOURNAL OF RESEARCH AND ANALY	TICAL REVIEWS
	Impact Factor 5.75	
	COSMOS Impact Factor 4.236	
Title <u>Technological changes: Recent tr</u>	ends and challengesin banking sector	
	, Issue <u>1</u> , Jan March, 2019.	outhor / co-author
The Editor in oliver & The Editorial Boar	••	addioi / co dddioi.
V.B.Jani	R.B. Joshi	T. Pathak

Editor in Chief