



CERTIFICATE

of Contribution Awarded to

Shital S. Newase & Dr. Nishikant C. Warbhuwan

Has successfully contributed and published a paper

**IMPACT OF DEMONETIZATION AND COVID-19 ON
THE USAGE OF INTERNET BANKING OF ICICI AND
HDFC BANK IN MARATHWADA REGION**

In an

Double Blind Reviewed & Refereed

Scholarly Research Journal For
Humanity Science & English Language

E- ISSN 2348 – 3083 & P-ISSN 2349-9664, SJIF 2021: 7.278

Double Blind Reviewed & Refereed Journal

OCT-NOV, 2022 Volume 10, Issue 54, Released On 01/12/2022

Certificate No. SRJHSEL/16/16/2022
www.srjis.com



Dr. Yashpal D. Netragaonkar
Editor in chief for SR Journals