

**e-Certificate**

**RET ACADEMY FOR INTERNATIONAL JOURNALS OF  
MULTIDISCIPLINARY RESEARCH (RAIJMR)**

Dear Author/Research Scholar,

**Dhabal S. Desai**

This is to certify that your Research Paper/Article titled

**“Analysis of Performance Criteria Indian Banking”**

has been published after reviewed and editorial process in our online & print issue of IJRHS  
(ISSN: (O) 2320-771X, ISSN: (P) 2347-5404 International Refereed, Reviewed and Indexed  
Research e-Journal. Vol. 3, Issue: 3 for the Month of March, 2015.

Our best Wishes for your future.

Place: Mehsana (Gujarat)

Date of Issue: 20/03/2015



*Shahel* *H. Desai*

Associate Editor(s)  
(RAIJMR)

*Vita*

Editor-in-Chief  
(RAIJMR)

www.raijmr.com  
editorraijmr@yahoo.com