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## **Certificate of Publication**

This is to certify that paper titled “**E-BANKING: A MODE OF VALUE CREATION IN INDIAN BANKING SECTOR**” submitted by Parneet Kaur has been published in Volume. I Issue VII, November 2016 of online multidisciplinary International Journal of Information Movement (monthly) which is published by N.K. Publishing.

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A handwritten signature in blue ink that reads 'Naresh Kumar' with a horizontal line at the end.

**Dr. Naresh Kumar  
Editor-in-Chief**