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This is to certify that paper titled “**IMPACT OF BEHAVIOURAL FACTORS ON ADOPTION OF E- BANKING**” authored by **Dr Shiffu Abrol**; has been published in Volume 2 Issue VII November 2017 of online multidisciplinary International Journal of Information Movement (monthly) which is published by N.K. Publishing.

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A handwritten signature in black ink that reads 'Naresh Kumar'. The signature is written in a cursive style and is positioned above the printed name and title of the editor-in-chief.

Dr. Naresh Kumar
Editor-in-Chief