



**Guru Ghasidas Vishwavidyalaya, Bilaspur**

( A Central University established by Central University Act. 2009 )

**Department of commerce**

# Certificate of Achievement



This is to Certify that

**SHIVANNI KULDEEP**

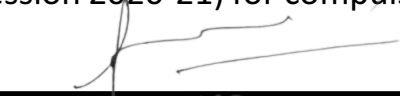
has successfully completed his/her project work on topic

**ANALYTICAL ON AWARENESS AND USES OF E-BANKING SERVICES  
AMONG TEACHERS IN HIGHER EDUCATION**

under the supervision of

**Dr. Mukesh Agrawal**

For M.Com 4th Semester (Academic Session 2020-21) for compulsory partial fulfillment of project report

  
विभागाध्यक्ष / H.O.D.  
वाणिज्य विभाग / Dept. of Commerce  
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