



# INTERNATIONAL RESEARCH JOURNAL OF SCIENCE ENGINEERING AND TECHNOLOGY

*An Internationally Indexed Peer Reviewed & Refereed Journal*

Impact Factor\* : 2.8602

Ref:RJSET/2014/A101428

DOI : [HTTPS://DOI.ORG/10.32804/RJSET](https://doi.org/10.32804/RJSET)

ISSN 2454-3195 (O)

THIS CERTIFIES THAT  
**RAKESH KUMAR**  
HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON  
**CUSTOMERS PERCEPTION REGARDING E -BANKING: A COMPARATIVE STUDY OF PNB AND  
HDFC BANK IN SHIMLA, H.P.**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN  
Vol – 4 , Issue – 1 Feb , 2014



Computer Science Directory



Editor in Chief