

**e-Certificate**

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

Dear Author/Research Scholar,

**Dr. Manish B. Kaval**

This is to certify that your Research Paper/Article titled

**“An Analysis of Perception of Selected Public Sector and Private Sector  
Bankers on Cross Selling Activities\*”**

**(\*This Paper is published as a part of Minor Research Project which is Funded by ICSSR)**

has been published after reviewed and editorial process in our **UGC Approved** Print issue of  
**IJRMSL**(ISSN: 2321-2853) International Refereed, Reviewed and Indexed Research Print  
Journal. **Vol. 6, Issue: 3** for the Month of **March: 2018**.

Our best Wishes for your future.

Place: Mehsana (Gujarat)

Date of Issue: 26/03/2018



*Shakti* *H. B. Kaval*

Associate Editor(s)  
(RAIJMR)

*W. S. K.*

Editor-in-Chief  
(RAIJMR)

www.raijmr.com  
editorraijmr@yahoo.com