



National Press Associates

# CERTIFICATE OF PUBLICATION

This is awarded to

**Preeti Jain, Gunmala Suri & Deepak Kapur**

For Publication of Paper Titled

**IMPACT OF DIGITAL BANKING ADOPTION ON THE  
PERFORMANCE OF PUBLIC AND PRIVATE SECTOR BANKS: A  
COMPARATIVE ANALYSIS**

For National Research Journal Titled

**“National Research Journal of Banking & Finance Management”**

Peer Reviewed Refereed Research Journal

Volume-12. Issue No: 1, Year: 2025 (January– June)

ISSN: 2349-6762 Impact Factor: 7.56



Book Publisher



Website:  
[www.npajournals.org](http://www.npajournals.org)