



ISSN No. : 2321-9653

# IJRASET

**International Journal for Research in Applied  
Science & Engineering Technology**

IJRASET is indexed with Crossref for DOI-DOI : 10.22214

Website : www.ijraset.com, E-mail : ijraset@gmail.com

## Certificate

*It is here by certified that the paper ID : IJRASET38422, entitled  
Factors Affecting Customer Satisfaction in Public Sector Banks (With Special  
Reference to State Bank of India)*

*by  
Arnav Chowdhury*

*after review is found suitable and has been published in  
Volume 9, Issue X, October 2021  
in*

*International Journal for Research in Applied Science &  
Engineering Technology*

*(International Peer Reviewed and Refereed Journal)*

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*By [Signature]*

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