



**International Journal for Research Trends and Innovation**

**IJRTI | IJRTI.ORG | ISSN: 2456-3315**

*An International Open Access, Peer-reviewed, Refereed Journal*

## **Certificate of Publication**

The Board of  
International Journal for Research Trends and Innovation

Is hereby awarding this certificate to

**Mary Ushes James**

In recognition of the publication of the paper entitled  
**Informalisation of Workers in the Formal Sector of Banking in India: An  
Examination of the Extent, Causes, and Consequences**

Published in Volume 9 Issue 12, December-2024

*Co-Authors -*

**Paper ID - IJRTI2412059**



**Editor-In Chief**

**INTERNATIONAL JOURNAL FOR RESEARCH TRENDS AND INNOVATION | IJRTI**

*An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal*

**Website: [www.ijrti.org](http://www.ijrti.org) | Email: [editor@ijrti.org](mailto:editor@ijrti.org) | ESTD: 2016**

**Manage By: IJPUBLICATION Website: [www.ijrti.org](http://www.ijrti.org) | Email ID: [editor@ijrti.org](mailto:editor@ijrti.org)**