



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](http://www.ijraset.com), E-mail : [ijraset@gmail.com](mailto:ijraset@gmail.com)

## Certificate

*It is here by certified that the paper ID : IJRASET68091, entitled  
Impact of Digitization and Digital Banking System in Development of Souharda Co-Operative  
Banks in Karnataka*

*by  
Dr Siddhartha S Vishwam*

*after review is found suitable and has been published in  
Volume 13, Issue III, March 2025*

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

*(International Peer Reviewed and Refereed Journal)*

*Good luck for your future endeavors*

*By [Signature]*

Editor in Chief, IJRASET



ISRA Journal Impact  
Factor: 7.429



45.98  
INDEX COPERNICUS



THOMSON REUTERS  
Researcher ID: N-9681-2016



TOGETHER WE REACH THE GOAL  
SJIF 7.429