



ISSN NO. 2320-5407

ISSN: 2320-5407

# International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP  
[www.journalijar.com](http://www.journalijar.com)

## UNDERTAKING BY AUTHORS

Date: 29-05-2025

Dear Editor of the Journal, I/We, the undersigned, confirm the following with respect to the article submitted for publication in the **International Journal of Advanced Research (IJAR)**:

**Manuscript Number: IJAR-51957**

**Article Title: A Study on Customer Satisfaction with E-Banking in Public Sector Banks- SBI & PNB with special reference to Bhopal**

### 1. Author Declarations:

- (a) The submitted manuscript is my/our original work and has not been published or submitted elsewhere.
- (b) All authors have made substantial contributions to the research and are responsible for its content.
- (c) I/We confirm that all authors have reviewed and approved the manuscript.
- (d) The manuscript does not violate any existing copyrights or intellectual property rights.
- (e) I/We confirm that all author details (email and addresses) have been correctly provided in the submission system.

### 2. Copyright and Licensing Agreement:

(f) I/We hereby transfer all financial rights (processing, reproduction, printing, distribution, and online transmission) to the Publisher, with no limitation whatsoever.

(g) The copyright of the article remains with the author(s) under the terms of a **Creative Commons License [Specify License, e.g., CC BY 4.0]**.

(h) The journal is granted a perpetual, non-exclusive license to publish and distribute the work in any format.

(i) I/We acknowledge that once the article is published, it cannot be withdrawn, and no refunds will be issued.

### 3. Peer Review and Transparency:

(j) I/We acknowledge that IJAR follows an open peer-review system, where the original manuscript, reviews, and revisions are publicly accessible.

### 4. Archiving and Indexing:

(k) I/We acknowledge that IJAR is indexed by various agencies, but indexing approvals may change over time. The journal is not responsible for any such changes.

### 5. Author Rights Retained:

Notwithstanding the above, the Contributor(s) retain the following rights:

- (a) Patent rights.
- (b) The right to use the article in books, lectures, classroom teaching, or oral presentations.
- (c) The right to reproduce the article for personal use (not for sale).

### 6. Corresponding Author Responsibility and Dispute Resolution

All disputes, authorship changes, or withdrawal requests, will be handled solely through the corresponding author, whose decision will be considered final, regardless of any conflicting claims by co-authors.

### 7. Author Signatures:

By signing below, I/We confirm that all authors agree to this copyright and authorship undertaking.

S.No.	Name	Sign
1	Dr. Pravin Choudhary	
1	Prof. Chary Katiyos	
2	Prof. Nikhilesh Maurya	

**Note:** If all authors are not available to sign, a single author may sign on behalf of all co-authors, provided that written consent has been obtained from all contributors. A scanned copy of this form must be emailed to [journalijar@gmail.com](mailto:journalijar@gmail.com).