



# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

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

The Board of  
International Journal of Creative Research Thoughts  
Is hereby awarding this certificate to

**Mr. Chittibabu .C**

In recognition of the publication of the paper entitled  
**A STUDY ON FINANCIAL LITERACY AMONG ACADEMICIANS (A CASE  
STUDY OF BENGALURU CITY)**

Published In IJCRT ( www.ijert.org ) & 7.97 Impact Factor by Google Scholar

Volume 10 Issue 8 August 2022 , Date of Publication: 31-August-2022

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2208537

Registration ID : 224913

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | AI-Powered Research Tool) , Multidisciplinary, Monthly Journal



EDITOR IN CHIEF



**INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT**  
*An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal*



Website: [www.ijcrt.org](http://www.ijcrt.org) | Email id: [editor@ijcrt.org](mailto:editor@ijcrt.org) | ESTD: 2013



# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

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

The Board of  
International Journal of Creative Research Thoughts  
Is hereby awarding this certificate to

**Mr. Chandrashekhar . P**

In recognition of the publication of the paper entitled  
**A STUDY ON FINANCIAL LITERACY AMONG ACADEMICIANS (A CASE  
STUDY OF BENGALURU CITY)**

Published In IJCRT ( [www.ijert.org](http://www.ijert.org) ) & 7.97 Impact Factor by Google Scholar

Volume 10 Issue 8 August 2022 , Date of Publication: 31-August-2022

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2208537

Registration ID : 224913



  
EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | AI-Powered Research Tool) , Multidisciplinary, Monthly Journal



**INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT**  
*An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal*



Website: [www.ijcrt.org](http://www.ijcrt.org) | Email id: [editor@ijcrt.org](mailto:editor@ijcrt.org) | ESTD: 2013





# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

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

The Board of  
International Journal of Creative Research Thoughts  
Is hereby awarding this certificate to

**Mr. Arun Kumar B.C**

In recognition of the publication of the paper entitled  
**A STUDY ON FINANCIAL LITERACY AMONG ACADEMICIANS (A CASE  
STUDY OF BENGALURU CITY)**

Published In IJCRT ( [www.ijert.org](http://www.ijert.org) ) & 7.97 Impact Factor by Google Scholar

Volume 10 Issue 8 August 2022 , Date of Publication: 31-August-2022

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2208537

Registration ID : 224913



  
EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | AI-Powered Research Tool) , Multidisciplinary, Monthly Journal



**INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT**  
*An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal*



Website: [www.ijcrt.org](http://www.ijcrt.org) | Email id: [editor@ijcrt.org](mailto:editor@ijcrt.org) | ESTD: 2013