Publication Of Certificate



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

DR. NILESH TUKARAM WAGHMARE

In recognition of the publication of the paper entitled

REIMAGINING CASHLESS TRANSACTIONS: BEFORE, DURING AND AFTER THE PANDEMIC

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

Volume 11 Issue 1 January 2023, Pate of Publication: 20-January-2023

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT2301386

Registration ID: 230129

SSN 2320-2882 IDCRT SINGLE SI

EDITOR'IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-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 | Email id: editor@ijcrt.org | ESTD: 2013

