



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.B.SUDHAKAR REDDY

In recognition of the publication of the paper entitled
DIGITAL BANKING (UPI PAYMENTS) EFFECT ON INDIAN ECONOMY

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

Volume 12 Issue 1 January 2024 , Date of Publication: 04-January-2024

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRTZ020012

Registration ID : 250764

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 | Email id: 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

MACHUKURI ANUSHA

In recognition of the publication of the paper entitled
DIGITAL BANKING (UPI PAYMENTS) EFFECT ON INDIAN ECONOMY

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

Volume 12 Issue 1 January 2024 , Date of Publication: 04-January-2024

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRTZ020012

Registration ID : 250764

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 | Email id: editor@ijcrt.org | ESTD: 2013