



# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

Ref No : IJCRT/Vol 13/ Issue2 /956

To,  
Mr . Anand Kumar R

**Subject:** Publication of paper at International Journal of Creative Research Thoughts.

Dear Author,

With Greetings we are informing you that your paper has been successfully published in the International Journal of Creative Research Thoughts - IJCRT (ISSN: 2320-2882). Thank you very much for your patience and cooperation during the submission of paper to final publication Process. It gives me immense pleasure to send the certificate of publication in our Journal. Following are the details regarding the published paper.

About IJCRT : 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, Indexing in all major database & Metadata, Citation Generator, Digital Object Identifier(DOI) | UGC Approved Journal No: 49023 (18)

Registration ID : IJCRT\_278403

Paper ID : IJCRT2502956

Title of Paper : The Effect of Mobile Banking on Financial Literacy in Developing Countries

Impact Factor : 7.97 (Calculate by Google Scholar) | License by Creative Common 3.0

Publication Date: 21-February-2025

DOI :

Published in : Volume 13 | Issue 2 | February 2025

Page No : i87-i93

Published URL : [http://www.ijcrt.org/viewfull.php?&p\\_id=IJCRT2502956](http://www.ijcrt.org/viewfull.php?&p_id=IJCRT2502956)

Authors : Mr . Anand Kumar R, Chandu g

Notification : UGC Approved Journal No: 49023 (18)

Thank you very much for publishing your article in IJCRT.

Editor In Chief

International Journal of Creative Research Thoughts - IJCRT  
(ISSN: 2320-2882)



An International Scholarly, Open Access, Multi-disciplinary, Monthly, Indexing in all major database & Metadata, Citation Generator

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