



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

Ref No : IJCRT/Vol 14/ Issue 1 / 165

To,
Neeraj Verma

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_300076

Paper ID : IJCRT2601165

Title of Paper : Financial Literacy and Digital Payments: A Study on Millennials (Special reference to Meerut region of Uttar Pradesh)

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

Publication Date: 10-January-2026

DOI :

Published in : Volume 14 | Issue 1 | January 2026

Page No : b399-b407

Published URL : http://www.ijcrt.org/viewfull.php?&p_id=IJCRT2601165

Authors : Neeraj Verma, Dr. Arvind Kumar

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 | Email: editor@ijcrt.org