

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.Bharati.M.Averi

In recognition of the publication of the paper entitled

Cashless Money: A Sociological Study

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

Volume 11 Issue 9 September 2023, Pate of Publication: 25-September-2023

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT2309737

Registration ID: 242142



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





