



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. Ajaya Kumar Naik

In recognition of the publication of the paper entitled
**FINTECH AND SUSTAINABILITY: EXPLORING FINANCIAL BEHAVIOR IN
ODISHA**

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

Volume 13 Issue 6 June 2025 , Date of Publication: 15-June-2025

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2506677

Registration ID : 289262




EDITOR IN CHIEF

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



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

Mr. Amiyaranjan Swain

In recognition of the publication of the paper entitled
**FINTECH AND SUSTAINABILITY: EXPLORING FINANCIAL BEHAVIOR IN
ODISHA**

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

Volume 13 Issue 6 June 2025 , Date of Publication: 15-June-2025

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2506677

Registration ID : 289262




EDITOR IN CHIEF

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



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

Dr Aditya Prasad Sahoo

In recognition of the publication of the paper entitled
**FINTECH AND SUSTAINABILITY: EXPLORING FINANCIAL BEHAVIOR IN
ODISHA**

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

Volume 13 Issue 6 June 2025 , Date of Publication: 15-June-2025

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2506677

Registration ID : 289262




EDITOR IN CHIEF

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



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