



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

Jiban Barman

In recognition of the publication of the paper entitled
Growth, Opportunities, and Challenges of UPI in India's Digital Economy

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

Volume 13 Issue 8 August 2025 , Date of Publication: 22-August-2025

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2508577

Registration ID : 292810

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