

# Certificate of Publication



# 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

**HARSHINI C.J**

In recognition of the publication of the paper entitled

## **LEGAL IMPLICATION OF BLOCKCHAIN TECHNOLOGY IN BANKING, SECURITY SMART CONTRACTS AND PRIVACY**

Published In IJCRT ([www.ijcrt.org](http://www.ijcrt.org)) & 7.97 Impact Factor by Google Scholar

Volume 13 Issue 12 December 2025 , Date of Publication: 04-December-2025

UGC Approved Journal No: 49023 (18)



**EDITOR IN CHIEF**

**PAPER ID : IJCRT2512088**

**Registration ID : 298158**

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](http://www.ijcrt.org) | Email id: [editor@ijcrt.org](mailto:editor@ijcrt.org) | ESTD: 2013

**IJCRT | ISSN: 2320-2882 | IJCRT.ORG**

# Certificate of Publication



# 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

**Sahana R**

In recognition of the publication of the paper entitled

## **LEGAL IMPLICATION OF BLOCKCHAIN TECHNOLOGY IN BANKING, SECURITY SMART CONTRACTS AND PRIVACY**

Published In IJCRT ([www.ijcrt.org](http://www.ijcrt.org)) & 7.97 Impact Factor by Google Scholar

Volume 13 Issue 12 December 2025 , Date of Publication: 04-December-2025

UGC Approved Journal No: 49023 (18)



  
**EDITOR IN CHIEF**

PAPER ID : IJCRT2512088

Registration ID : 298158

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



Website: [www.ijcrt.org](http://www.ijcrt.org) | Email id: [editor@ijcrt.org](mailto:editor@ijcrt.org) | ESTD: 2013

IJCRT | ISSN: 2320-2882 | [IJCRT.ORG](http://IJCRT.ORG)

# Certificate of Publication



# 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

**Navithanjali**

In recognition of the publication of the paper entitled

## **LEGAL IMPLICATION OF BLOCKCHAIN TECHNOLOGY IN BANKING, SECURITY SMART CONTRACTS AND PRIVACY**

Published In IJCRT ([www.ijcrt.org](http://www.ijcrt.org)) & 7.97 Impact Factor by Google Scholar

Volume 13 Issue 12 December 2025 , Date of Publication: 04-December-2025

UGC Approved Journal No: 49023 (18)



  
**EDITOR IN CHIEF**

PAPER ID : IJCRT2512088

Registration ID : 298158

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](http://www.ijcrt.org) | Email id: [editor@ijcrt.org](mailto:editor@ijcrt.org) | ESTD: 2013

IJCRT | ISSN: 2320-2882 | [IJCRT.ORG](http://IJCRT.ORG)

# Certificate of Publication



# 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

**Mario gracia**

In recognition of the publication of the paper entitled

## **LEGAL IMPLICATION OF BLOCKCHAIN TECHNOLOGY IN BANKING, SECURITY SMART CONTRACTS AND PRIVACY**

Published In IJCRT ([www.ijcrt.org](http://www.ijcrt.org)) & 7.97 Impact Factor by Google Scholar

Volume 13 Issue 12 December 2025 , Date of Publication: 04-December-2025

UGC Approved Journal No: 49023 (18)



  
**EDITOR IN CHIEF**

PAPER ID : IJCRT2512088

Registration ID : 298158

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](http://www.ijcrt.org) | Email id: [editor@ijcrt.org](mailto:editor@ijcrt.org) | ESTD: 2013

IJCRT | ISSN: 2320-2882 | [IJCRT.ORG](http://IJCRT.ORG)

# Certificate of Publication



# 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

**Ajay C**

In recognition of the publication of the paper entitled

## **LEGAL IMPLICATION OF BLOCKCHAIN TECHNOLOGY IN BANKING, SECURITY SMART CONTRACTS AND PRIVACY**

Published In IJCRT ([www.ijcrt.org](http://www.ijcrt.org)) & 7.97 Impact Factor by Google Scholar

Volume 13 Issue 12 December 2025 , Date of Publication: 04-December-2025

UGC Approved Journal No: 49023 (18)



  
**EDITOR IN CHIEF**

**PAPER ID : IJCRT2512088**

**Registration ID : 298158**

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](http://www.ijcrt.org) | Email id: [editor@ijcrt.org](mailto:editor@ijcrt.org) | ESTD: 2013

**IJCRT | ISSN: 2320-2882 | IJCRT.ORG**