of Publication Certificate



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

Samala Shambhavi

In recognition of the publication of the paper entitled

Impact on Mobile Banking on Consumer Saving Behavior - A Case study on Hyderabad

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

Volume 13 Issue 6 June 2025, Pate of Publication: 22-June-2025

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT25A6009

Registration ID: 289851

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



An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013



of Publication Certificate



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. Vinesh Kumar Gowlikar

In recognition of the publication of the paper entitled

Impact on Mobile Banking on Consumer Saving Behavior - A Case study on Hyderabad

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

Volume 13 Issue 6 June 2025, Pate of Publication: 22-June-2025

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

PAPER ID: IJCRT25A6009

Registration ID: 289851

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

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal





of Publication Certificate



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. R S Ch Murthy Chodisetty

In recognition of the publication of the paper entitled

Impact on Mobile Banking on Consumer Saving Behavior - A Case study on Hyderabad

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

Volume 13 Issue 6 June 2025, Pate of Publication: 22-June-2025

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

PAPER ID: IJCRT25A6009

Registration ID: 289851

ISSN 2320-2882 JOERT JOE

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

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013

