

International Journal of Scientific Development and Research

IJSDR.ORG | ISSN : 2455-2631



An International Open Access, Peer-reviewed, Refereed Journal

The Board of
International Journal of Scientific Development and Research

Is hereby awarding certificate to

Arka Chaudhuri

In recognition of the publication of the paper entitled
**Shaping the Future of Financial inclusivity: A critical analysis of the recent innovations of the
Unified Payments Interface (UPI)**

Published in Volume 8 Issue 10, October-2023, | Impact Factor: 9.15 by Google Scholar

Co-Authors -

Paper ID - IJSDR2310093
Registration ID - 208995




Editor-in Chief

An International Scholarly, Open Access, Multi-disciplinary, Monthly, Indexing in all Major Database & Metadata, Citation Generator

IJSDR - International Journal of Scientific Development and Research | ESTD: 2016

www.ijedr.org | editor@ijedr.org

IJSDR | ISSN : 2455-2631

Certificate of Publication