

ISSN:2456-0553



IFSIJ Impact Factor : 6.225
ISSN:2456-0553

International Journal of Information Movement

A Peer-Reviewed Globally Recognized & Quality Refereed Online Journal of Multidisciplinary Research

Certificate of Publication

This is to certify that paper titled **“FINANCIAL INCLUSION AND DIGITAL PAYMENTS GROWTH IN INDIA: A SECONDARY DATA ANALYSIS ”** authored by Mrs. Gurvinder, Department of Commerce , Ch. Ishwar Singh Kanya Mahavidyalaya Fatepur-Pundri (Kaithal); has been published in Volume X Issue VIII, December, 2025 of online multidisciplinary International Journal of Information Movement (monthly) which is published by N.K. Publishing.

Date of Issue: 30th December, 2025

A handwritten signature in black ink, reading 'Naresh Kumar', is written in a cursive style.

Dr. Naresh Kumar
Editor-in-Chief