

ISSN : 2278-5655

*Multidisciplinary Scholarly Research Association, India  
Aarhat Journals and Aarhat Publications*



*AMIERJ*



**AARHAT MULTIDISCIPLINARY INTERNATIONAL EDUCATION RESEARCH JOURNAL**  
*Peer Reviewed Referred Journal (Single-Blind)*

## **CERTIFICATE OF PUBLICATION**

*This is to certify that, Mr./Ms./Mrs./Dr.*

*Mr. Manohar Vinod Pathre*

*has contributed a paper as author/co-author to Aarhat Multidisciplinary International Education Research Journal (AMIERJ)  
Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, Volume–XV, Issue– II, March - April, 2026, SJIF Impact Factor: 8.648*

*An Analytical Study on the Role of Financial Education in Promoting Digital Financial Inclusion  
The Editor in chief and The Editorial Board appreciate the Intellectual Contribution of the author/co-author.*

*Thokale*

**Pramila Thokale**

*(Managing Editor)*

ISSN : 2278-5655

*Multidisciplinary Scholarly Research Association, India  
Aarhat Journals and Aarhat Publications*



*AMIERJ*



**AARHAT MULTIDISCIPLINARY INTERNATIONAL EDUCATION RESEARCH JOURNAL**  
*Peer Reviewed Referred Journal (Single-Blind)*

## **CERTIFICATE OF PUBLICATION**

*This is to certify that, Mr./Ms./Mrs./Dr.*

*Ms. Subhaangi Koshlesh Bharti Singh*

*has contributed a paper as author/co-author to Aarhat Multidisciplinary International Education Research Journal (AMIERJ)  
Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, Volume–XV, Issue– II, March - April, 2026, SJIF Impact Factor: 8.648*

*An Analytical Study on the Role of Financial Education in Promoting Digital Financial Inclusion  
The Editor in chief and The Editorial Board appreciate the Intellectual Contribution of the author/co-author.*

*Thokale*

**Pramila Thokale**

*(Managing Editor)*

ISSN : 2278-5655

*Multidisciplinary Scholarly Research Association, India  
Aarhat Journals and Aarhat Publications*



*AMIERJ*



**AARHAT MULTIDISCIPLINARY INTERNATIONAL EDUCATION RESEARCH JOURNAL**  
*Peer Reviewed Referred Journal (Single-Blind)*

## **CERTIFICATE OF PUBLICATION**

*This is to certify that, Mr./Ms./Mrs./Dr.*

*Mr. Shubham Ravindra Koli*

*has contributed a paper as author/co-author to **Aarhat Multidisciplinary International Education Research Journal (AMIERJ)**  
Peer Reviewed Referred Journal (Single-Blind), ISSN-2278-5655, **Volume-XV, Issue-II, March - April, 2026, SJIF Impact Factor: 8.648***

***An Analytical Study on the Role of Financial Education in Promoting Digital Financial Inclusion**  
The Editor in chief and The Editorial Board appreciate the Intellectual Contribution of the author/co-author.*

*Thokale*

**Pramila Thokale**

*(Managing Editor)*