

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*

*A Study on the Impact of Financial Literacy Program on Investment Decision with Reference
to Initiative by Reserve Bank of India Preference*

The Editor in chief and The Editorial Board appreciate the Intellectual Contribution of the author/co-author.

P. 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*

*A Study on the Impact of Financial Literacy Program on Investment Decision with Reference
to Initiative by Reserve Bank of India Preference*

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.

Neha Ganesh More

*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*

***A Study on the Impact of Financial Literacy Program on Investment Decision with Reference
to Initiative by Reserve Bank of India Preference***

The Editor in chief and The Editorial Board appreciate the Intellectual Contribution of the author/co-author.

Thokale

Pramila Thokale

(Managing Editor)