



ISSN -P-2455-0515
E-2394-8450

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



Educreator Research Journal
Multidisciplinary Peer Reviewed Refereed Journal

CERTIFICATE OF PUBLICATION

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

S. Hannah Jessica

has contributed a paper as author/co-author to Educreator Research Journal (ERJ),

ISSN P-2455-0515 E-2394-8450, Volume-XIII, Issues-I, Jan – Feb 2026, Impact Factor: 8.327

Karmaforge Finance - A “Made in India” Culturally Embedded Green

Fintech Digital Synergy Platform

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

Pramila Thokale
(Managing Editor)



ISSN -P-2455-0515
E-2394-8450

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



Educreator Research Journal
Multidisciplinary Peer Reviewed Refereed Journal

CERTIFICATE OF PUBLICATION

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

K. Aditya Khade

has contributed a paper as author/co-author to Educreator Research Journal (ERJ),

ISSN P-2455-0515 E-2394-8450, Volume-XIII, Issues-I, Jan – Feb 2026, Impact Factor: 8.327

Karmaforge Finance - A “Made in India” Culturally Embedded Green

Fintech Digital Synergy Platform

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

Pramila Thokale
(Managing Editor)



ISSN -P-2455-0515
E-2394-8450

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



Educreator Research Journal
Multidisciplinary Peer Reviewed Refereed Journal

CERTIFICATE OF PUBLICATION

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

S. Anuj Prajapati

has contributed a paper as author/co-author to Educreator Research Journal (ERJ),

ISSN P-2455-0515 E-2394-8450, Volume-XIII, Issues-I, Jan – Feb 2026, Impact Factor: 8.327

Karmaforge Finance - A “Made in India” Culturally Embedded Green

Fintech Digital Synergy Platform

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

Pramila Thokale
(Managing Editor)



ISSN -P-2455-0515
E-2394-8450

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



Educreator Research Journal
Multidisciplinary Peer Reviewed Refereed Journal

CERTIFICATE OF PUBLICATION

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

Mr. Jaikumar Dinani

has contributed a paper as author/co-author to Educreator Research Journal (ERJ),

ISSN P-2455-0515 E-2394-8450, Volume-XIII, Issues-I, Jan – Feb 2026, Impact Factor: 8.327

Karmaforge Finance - A “Made in India” Culturally Embedded Green

Fintech Digital Synergy Platform

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

Pramila Thokale
(Managing Editor)