

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 Analytical Study on Growth of Paytm Transaction in India

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*

A Analytical Study on Growth of Paytm Transaction in India

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. Shaikh Afreen Fatima

*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 Analytical Study on Growth of Paytm Transaction in India

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

Thokale

Pramila Thokale

(Managing Editor)