



CERTIFICATE

of Contribution Awarded to

Dr. Bhagwan Balani

Has successfully contributed and published a paper

**UNDERSTANDING EMERGING CULTURE OF
CASHLESS TRANSACTIONS AMONG YOUTH**

In an

International Peer Reviewed & Referred

**Scholarly Research Journal For
Interdisciplinary Studies**

ISSN 2278 – 8808, SJIF 2016:6.177

UGC APPROVED SR. NO. 49366

MAR-APR, 2018 Volume 5, Issue 44, Released On 01/05/2018

Certificate No. SRJIS 76/76/2018
www.srjis.com



A handwritten signature in black ink, appearing to read "Dr. Yashpal D. Netragaonkar".

Dr. Yashpal D. Netragaonkar
Editor-In-Chief for SR Journals