



INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

An Internationally Indexed Peer Reviewed & Refereed Journal

UGC ID - 44854

Impact Factor* : 6.893

Ref: CASIRJ/2024/A1020463

DOI : [HTTPS://DOI.ORG/10.32804/CASIRJ](https://doi.org/10.32804/CASIRJ)

ISSN 2319 – 9202 (O)

THIS CERTIFIES THAT

DR. BHAVNA AGRAWAL

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

**HOW FINANCIAL SERVICES ARE INCREASINGLY ACCESSIBLE IN DEVELOPING ECONOMIES
THROUGH DIGITAL PLATFORMS AND MOBILE BANKING**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 15 , Issue – 9 Sep , 2024



Editor in Chief





INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

An Internationally Indexed Peer Reviewed & Refereed Journal

UGC ID - 44854

Impact Factor* : 6.893

Ref: CASIRJ/2024/A1020463

DOI : [HTTPS://DOI.ORG/10.32804/CASIRJ](https://doi.org/10.32804/CASIRJ)

ISSN 2319 – 9202 (O)

THIS CERTIFIES THAT

MRS. ANU JAIN

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON
**HOW FINANCIAL SERVICES ARE INCREASINGLY ACCESSIBLE IN DEVELOPING ECONOMIES
THROUGH DIGITAL PLATFORMS AND MOBILE BANKING**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 15 , Issue – 9 Sep , 2024



Editor in Chief

