

e-Certificate

RET ACADEMY FOR INTERNATIONAL JOURNALS OF MULTIDISCIPLINARY RESEARCH (RAIJMR)

Dear Author/Research Scholar,

Abhay Kumar Gupta

This is to certify that your Research Paper/Article titled

“Fintechs: New Rival to Banks”

has been published after Peer reviewed and editorial process in our **Referred & Peer Reviewed** Print issue of IJRSML (ISSN: 2321-2853) (Impact Factor 6.156) International Print Journal. **Vol.10, Issue: 11** for the Month of **November: 2022**.

Our best Wishes for your future.

Place: Mehsana (Gujarat)

Date of Issue: 26/11/2022



A handwritten signature in black ink, appearing to read 'Shrikant' and 'RAIJMR'.

Associate Editor(s)
(RAIJMR)

A handwritten signature in black ink, appearing to read 'Witesh'.

Editor-in-Chief
(RAIJMR)
www.rajmr.com
ret@rajmr.com