

## e-Certificate

# RET ACADEMY FOR INTERNATIONAL JOURNALS OF MULTIDISCIPLINARY RESEARCH (RAIJMR)

Dear Author/Research Scholar,

कोल्हे पृथ्वीराज प्रा .डॉ. पुरुशोत्तम देशमुख (मार्गदर्शक)

This is to certify that your Research Paper/Article titled

“छत्रपती संभाजीनगर जिल्हातील वित्तीय साक्षरता: सद्यस्थिती,  
आव्हाने आणि उपाययोजना”

Has been published after Peer reviewed and editorial process in our **Referred & Peer Reviewed Online** issue of IJRSML (ISSN: 2321-2853) (**Impact Factor 6.1**) International Refereed, Reviewed and Indexed Research Print Journal. **Vol.13, Sp. Issue: 04** for the Month of **September: 2025**. Our best Wishes for your future.

Place: Mehsana (Gujarat)

Date of Issue: 23/09/2025



Associate Editor(s)  
(RAIJMR)

Editor-in-Chief  
(RAIJMR)  
[www.rajmr.com](http://www.rajmr.com)  
[ret@rajmr.com](mailto:ret@rajmr.com)