



Certificate of Publication



This is to confirm that

Kelvin Varghese

Published following article

[A Study on Digital Payments in India and Its Impact on Consumers](#)

Volume 4, Issue 2, pp: 1245-1249

www.ijaem.net

A Peer Reviewed Journal

**International journal of Advances in Engineering
and Management (IJAEM)**

ISSN: 2395-5252

Publication Head