## **Certificate of Publication** International Journal of Humanities Social Science and Management

ISSN: 3048-6874

This is to certify that Dr.Vijay Shivaji Mistary Published following article Digital Payments, the growth of Digital Economy An Overview Volume 4, Issue 5, pp: 747-748

www.ijhssm.org



IJHSSM is peer reviewed International Refereed Journal.

**Publication Head**