

# INTERNATIONAL RESEARCH JOURNAL OF MANAGEMENT SCIENCE AND TECHNOLOGY

*An Internationally Indexed Peer Reviewed & Refereed Journal*



UGC ID - 47959

Impact Factor\* : 8.1026

Ref:IRJMST/2024/A1018630

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

ISSN – 2250 – 1959 (O) 2348 – 9367 (P)

THIS CERTIFIES THAT  
**VAIBHAVI HEDULKAR**

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON  
**A STUDY ON NEW ERA IN FINANCIAL INNOVATION WITH REFERENCE TO  
CRYPTOCURRENCY**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN  
Vol – 15 , Issue – 4 Apr , 2024



Editor in Chief



# INTERNATIONAL RESEARCH JOURNAL OF MANAGEMENT SCIENCE AND TECHNOLOGY

*An Internationally Indexed Peer Reviewed & Refereed Journal*



UGC ID - 47959

Impact Factor\* : 8.1026

Ref:IRJMST/2024/A1018630

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

ISSN – 2250 – 1959 (O) 2348 – 9367 (P)

THIS CERTIFIES THAT

**SHRAVANI DESAI**

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON  
**A STUDY ON NEW ERA IN FINANCIAL INNOVATION WITH REFERENCE TO  
CRYPTOCURRENCY**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 15 , Issue – 4 Apr , 2024



Editor in Chief



[www.IRJMST.com](http://www.IRJMST.com)



Computer Science Directory



# INTERNATIONAL RESEARCH JOURNAL OF MANAGEMENT SCIENCE AND TECHNOLOGY

*An Internationally Indexed Peer Reviewed & Refereed Journal*



UGC ID - 47959

Impact Factor\* : 8.1026

Ref:IRJMST/2024/A1018630

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

ISSN – 2250 – 1959 (O) 2348 – 9367 (P)

THIS CERTIFIES THAT

**SHRUTI YERUNKAR**

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

**A STUDY ON NEW ERA IN FINANCIAL INNOVATION WITH REFERENCE TO  
CRYPTOCURRENCY**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 15 , Issue – 4 Apr , 2024



Editor in Chief



Computer Science Directory



# INTERNATIONAL RESEARCH JOURNAL OF MANAGEMENT SCIENCE AND TECHNOLOGY

*An Internationally Indexed Peer Reviewed & Refereed Journal*



UGC ID - 47959

Impact Factor\* : 8.1026

Ref:IRJMST/2024/A1018630

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

ISSN – 2250 – 1959 (O) 2348 – 9367 (P)

THIS CERTIFIES THAT

**MS NIDHI BORANA**

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

**A STUDY ON NEW ERA IN FINANCIAL INNOVATION WITH REFERENCE TO  
CRYPTOCURRENCY**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 15 , Issue – 4 Apr , 2024



Editor in Chief



[www.IRJMST.com](http://www.IRJMST.com)



Computer Science Directory

