



Verify Us Here

# ACADEMICIA : An International Multidisciplinary Research Journal

(Double Blind Refereed & Peer Reviewed Journal)

This certificate presented to :

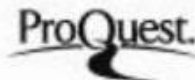
Dr Nayan Deep

for publication of research article :

CASHLESS ECONOMY: THE IMPACT OF DEMONETIZATION ON SMALL AND MEDIUM  
BUSINESSES

Vol 12, Issue 6, June 2022

doi : 10.5958/2249-7137.2022.00681.4



DR. B.S. RAI  
PUBLISHING EDITOR