

Impact Factor\* : 5.1026

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

Ref:IRJMSI/2022/A1013846

ISSN 2582-5445 (O)

THIS CERTIFIES THAT  
**PATHURI YAKUB**  
HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON  
**E-RUPI – THE NEW DIGITAL PAYMENT PLATFORM**  
APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN  
Vol – 9 , Issue – 1 Jan , 2022



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

A handwritten signature in blue ink, appearing to read 'V. Khanna', positioned above the Editor in Chief title.

Editor in Chief