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Date: 19 August 2026

To,
Prof. Manmeet Kumar Siras

Subject: Confirmation of Research Paper Publication

Dear Prof. Manmeet Kumar Siras,

We are pleased to confirm that your research paper titled **“Fintech Adoption and Its Impact on Spending Behaviour: A Comparative Study of Males and Females in the NCR Region”** has been successfully published in the International Journal of Research in Humanities and Social Sciences (IJRHS), Volume 14, Issue 08, August 2026, with ISSN: 2320-771X (O) & 2347-5404 (P), Impact Factor: 8.921

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Your paper is now available online at:

http://ijrhs.net/wp-content/uploads/2026/08/IJRHSv14i8res6_PDF.pdf

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The editorial board extends its sincere appreciation for your valuable contribution to our journal. Your research work demonstrates a high standard of academic excellence and adds significant value to the journal. We congratulate you on this achievement and look forward to your continued association with IJRHS in future publications.

With best regards,

Dr. Vinod Kumar Jain
Editor-in-Chief

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