



National Press Associates

CERTIFICATE OF PUBLICATION

This is awarded to

Aditi Jindal

For Publication of Paper Titled

**UNDERSTANDING FINANCIAL AWARENESS AND MONEY
MANAGEMENT PERCEPTIONS AMONG ADULTS IN PUNJAB**

For National Research Journal Titled

“National Research Journal of Banking & Finance Management”

Peer Reviewed Refereed Research Journal

Volume-12. Issue No: 2, Year: 2025 (July-December)

ISSN: 2349-6762 Impact Factor: 7.56



Book Publisher



Website:
www.npajournals.org