



National Press Associates

# CERTIFICATE OF PUBLICATION

This is awarded to

**Santhosh. D.H**

For Publication of Paper Titled

**UNIFIED LENDING INTERFACE: A STRONG TRUMPCARD TO  
TRANSFORM THE LENDING LANDSCAPE IN INDIA**

For National Research Journal Titled

**“National Research Journal of Human Resource Management”**

Peer Reviewed Refereed Research Journal

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

ISSN: 2394-059X Impact Factor: 7.25



Book Publisher



Website:  
[www.npajournals.org](http://www.npajournals.org)



National Press Associates

# CERTIFICATE OF PUBLICATION

This is awarded to

**Amulya. S.**

For Publication of Paper Titled

**UNIFIED LENDING INTERFACE: A STRONG TRUMPCARD TO  
TRANSFORM THE LENDING LANDSCAPE IN INDIA**

For National Research Journal Titled

**“National Research Journal of Human Resource Management”**

Peer Reviewed Refereed Research Journal

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

ISSN: 2394-059X Impact Factor: 7.25



Book Publisher



Website:  
[www.npajournals.org](http://www.npajournals.org)