

International Journal of Research in Commerce and Management Studies

ISSN 2582-2292

www.ijrcms.com

CERTIFICATE OF PUBLICATION

This is to certify that the research paper titled: **"FINANCIAL PLANNING AND SAVING BEHAVIOUR AMONG SALARIED EMPLOYEES: EVIDENCE ON INVESTMENT PREFERENCES, FINANCIAL DISCIPLINE AND HOUSEHOLD CONSTRAINTS"**

Authored by: **Kishor Kumar Rai K, Abhishek Suvarna and Nirmitha R**

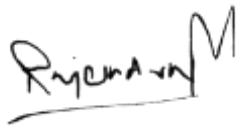
has been successfully published in the **International Journal of Research in Commerce and Management Studies (IJRCMS) (ISSN: 2582-2292)**, a peer-reviewed journal.

Published in: Vol. 8, No. 05 (September-October 2026)

This certificate is awarded in recognition of the authors' valuable contribution to the field of research and knowledge dissemination.

Date of Issue: 17-09-2026

Signed By:



Editor-in-chief

IJRCMS

IJRCMS is referred online journal published under ISSN 2582-2292

* This publication letter is electronically generated and signed