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International Journal of Novel Research and Development

Is hereby awarding this certificate to

Shiv Narayan Rawat

In recognition of the publication of the paper entitled

"A Comparative Study of ICT Tools Used for Electronic Payments in Covid-19 Pandemic"

Published In IJNRD (www.ijnrd.org) ISSN Approved & 8.76 Impact Factor

Published in Volume 7 Issue 2, February-2022 | Date of Publication: 2022-02-07

Co-Authors - Dr. Surendra Kumar Patel, Dr. Kamlesh Dhiwar

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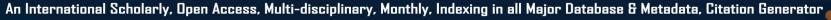
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