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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



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

Registration ID : 180438

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