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This is to certify that the research paper titled: **“FINTECH AND DIGITAL FINANCE: TRANSFORMING THE FUTURE OF FINANCIAL SERVICES AND ECONOMIC INNOVATION”**

Authored by: **Geeta Shivalingappagouda and Dr.B.S Hugar**

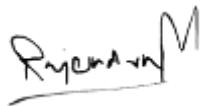
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