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This is to certify that the research paper titled: **"FINTECH AT THE FOOTPATH: ADOPTION, CHALLENGES, AND IMPACT OF DIGITAL PAYMENTS AMONG STREET VENDORS IN TELANGANA"**

Authored by**: Dr Pravallika Akula and N. Narender**

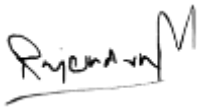
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