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An Internationally Indexed Peer Reviewed & Refereed Journal

UGC ID - 47959

Impact Factor*: 8.1026 Ref:IRJMST/2022/A1014999

DOI: HTTPS://DOI.ORG/10.32804/IRJMST ISSN - 2250 - 1959 (0) 2348 - 9367 (P)

THIS CERTIFIES THAT

PROF. VADDADI KRISHNA MOHAN

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

THE ROLE OF FINANCIAL TECHNOLOGY IN THE FINANCIAL INCLUSION (A REVIEW ON THE OPPORTUNITIES, CHALLENGES AND MEASURES TO ENHANCE FINANCIAL INCLUSION THROUGH FINANCIAL TECHNOLOGY)

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol - 13, Issue - 9 Sep, 2022



Editor in Chief



















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