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This is to certify that, Mr./Ms./Mrs./Dr.

Miss. Komal Bhatia & Dr. Ganatra Kashyap

*has contributed a paper as author/co-author to **Electronic International Interdisciplinary Research Journal (EIIRJ)**,*

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DIGITAL TRANSFORMATION OF FINANCIAL SERVICES IN PUBLIC SECTOR BANKS:

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The Editor in chief and The Editorial Board appreciate the Intellectual Contribution of the author/co-author.

Pramila Thokale

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