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**Multidisciplinary Peer-Reviewed Online Open Access Journal**

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## **CERTIFICATE OF PUBLICATION**

This Certificate is presented to  
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**Challenges and Opportunities in Promoting E-Wallet Services: A Study of  
Public and Private Banks in Pune**

and it is published in Vol. 5 | Issue 3 | Jul-Sep 2025

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**Dr. Kavare Hemlata N**

Has contributed a paper as author to our journal. Paper titled:  
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