



# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

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In recognition of the publication of the paper entitled  
**FINTECH: AN INITIATIVE OF SHADOW BANKING**

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Volume 8 Issue 7 July 2020 , Date of Publication: 02-July-2020

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2007093

Registration ID : 196390



  
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