



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

*An International Open Access, Peer-reviewed, Refereed Journal*

The Board of  
International Journal of Creative Research Thoughts  
Is hereby awarding this certificate to

**DR Anil Jain**

In recognition of the publication of the paper entitled  
**A STUDY ON CONSUMER SOCIAL AWARENESS WITH REGARD TO  
SECURITY AND PRIVACY IN AUTOMATED TELLER MACHINE/ CARDS  
(DEBIT/ CREDIT) SERVICES IN UDAIPUR CITY**

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