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

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

**Sachi Kailashbhai Patel**

In recognition of the publication of the paper entitled  
**A study on Individual perception towards Fintech with area of banks services with respect to Valsad district**

Published In IJCRT ( [www.ijert.org](http://www.ijert.org) ) & 7.97 Impact Factor by Google Scholar

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