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## **CERTIFICATE OF PUBLICATION**

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

*Mr. Ravindra Patil*

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

***A STUDY ON EVALUATING ANTECEDENTS OF USAGE OF VIRTUAL CARDS IN MUMBAI REGION***

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

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