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## **Certificate of Publication**

The Board of  
International Journal for Research Trends and Innovation

Is hereby awarding this certificate to

**Mr. Jay Pandharinath Pathave**

In recognition of the publication of the paper entitled

**“Perception and Awareness of Digital Payment Systems among  
Smallholder”**

Published in Volume 10 Issue 7, July-2025

*Co-Authors - Miss. Prasanna Santosh  
Khambekar, Mr. Prashant Suryabhan Ugale*

**Paper ID - IJRTI2507136**

**Editor-In Chief**



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