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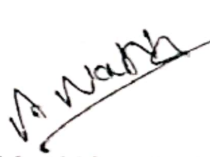
CERTIFICATE

TO WHOM IT MAY CONCERN

This is to certify that Mr./Ms **KM RATANPRIYA MISHRA** student of MBA 4th Semester in our institute, has successfully completed his/her project work, titled **Analyzing the factors influencing consumer adoption of online banking services** for the partial fulfillment of the degree of Master of Business Administration for the session 2020-2022.

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