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# **CERTIFICATE OF APPRECIATION**

This is to certify that **Sandeep Kumar Panda** of (IcfaiTech), ICFAI Foundation for Higher Education, Hyderabad, Telangana, India participated and presented a paper titled "Initiation, Innovation, Implementation and Integration of CBDC in digital virtual payment systems" in FICTA-2023 held at Cardiff School of Technologies, Cardiff Metropolitan University, Cardiff, UK.



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