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SAVEETHA
INSTITUTE OF MEDICAL AND TECHNICAL SCIENCES
(Declared as Deemed to be University under Section 3 of UGC Act 1956)
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GRADE

Certificate

This is to certify that

Mr./ Mrs./ Dr. **GODHAWARI. P**

Presented Paper in Entitled **REGULATING DIGITAL BANKING: LEGAL STRATEGIES FOR RISK MANAGEMENT AND** in **CONSUMER PROTECTION IN INDIA**

A Two Day International Conference on

Innovation and Challenges in Law, Management, and Social Sciences*

Organised by Department of Research and Development, Saveetha School of Law, SIMATS

In Collaboration with

Education Research and Development Association (ERDA)

Held on 22nd & 23rd August 2025 at M.M. Convention Hall,

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