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This is to certify that

Mr. Pranav Ramesh Dandale

Swaminarayan Siddhanta Institute of Technology, Nagpur

Has Contributed A Scholarly Research Paper Entitled

**HOW AI DRIVEN TOOLS ARE RESHAPING RETAIL INVESTMENT
DECISIONS IN INDIA**

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Nabira Mahavidyalaya, Katol

In Special Issue - Volume-7 : Issue-2 (March-2026)

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Mr. Kshitijkumar Gopal Chavhan

Orange City Institute of Management, Nagpur

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