



## Paper Presentation Certificate

This is to certify that the paper entitled  
Counter-cyclical monetary policy for overcoming COVID 19 induced recession by  
introducing incentive based digital currency

by *Mohammad Selim*

has been presented at the

**International Conference on Data Analytics for Business and Industry**

organized by the University of Bahrain  
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Hatem Masri , Program Chair

A handwritten signature in purple ink, which appears to read "Hatem Masri".