

# CERTIFICATE OF APPRECIATION

Given to :

**Prof Hamidullah Marazi**  
Central University Kashmir

as Guest Lecture  
**Fiqh Muamalah Course**

International Program for Islamic Economics and Finance  
Department of Economics, Faculty of Economics and Business  
Universitas Muhammadiyah Yogyakarta

**12/29/2020**

**Head Department of Economics**



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