
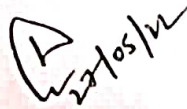



## CERTIFICATE

### TO WHOM IT MAY CONCERN

This is to certify that Mr. Abhay Kumar student of B.COM (H) VI Semester in our institute has successfully completed his project work entitled “ A STUDY ON USAGE OF FINANCIAL BANKING IN RURAL AREAS WITH REFERENCE TO DIGITAL PAYMENT ” for the partial fulfilment of the degree of Bachelor of Commerce (Honors) for the session 2019-2022.

  
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