

## CERTIFICATE

### TO WHOM IT MAY CONCERN

This is to certify that **Mr. AVINASH RAJ** student of B.Com(H)-VI Semester in our institute has successfully completed his project work entitled “**A STUDY ON RURAL CONSUMER DIGITAL PAYMENT BEHAVIOUR**” for the partial fulfillment of the degree of Bachelor of Commerce (Honors) for the session 2021-22.

  
20/05/2022

Mr. Manmohan Bansal  
(Assistant Professor)

  
27/05/22

Dr. Dheeraj Gandhi  
(HOD, B.COM)  
Head  
Department of Commerce  
Faculty of Management  
Invertis University, Bareilly (UP)

  
27/5/22

Prof. Manish Gupta  
(Dean Management)  
Dean Academics  
Faculty of Management  
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Registrar  
Invertis University  
Bareilly