

**CERTIFICATE**

**TO WHOM IT MAY CONCERN**

This is to certify that **Ms. Pratiksha** student of B.Com (H)-VI Semester in our institute has successfully completed her project work entitled “**USAGE FORMAL BANKING BEHAVIOUR AMONG RURAL HOUSEHOLDS IN VILLAGE SINDHOULI ( UTTAR PRADESH)**” for the partial fulfillment of the degree of Bachelor of Commerce ( Honors) for the session 2021-22.

*Saurabh Kumar*  
25/05/2022

**Dr. Saurabh Kumar**  
(Project guide)

*(A)*  
25/05/22

**Dr. Dheeraj Gandhi**  
(HOD, B.com)

Head  
Department of Commerce  
Faculty of Management  
Invertis University, Bareilly (UP)

*Manish Gupta*  
25/5/22

**Dr. Manish Gupta**  
(Dean management)

Dean Academics  
Faculty of Management  
Invertis University, Bareilly (UP)

*Santosh*

Registrar  
Invertis University  
Bareilly