

CERTIFICATE

TO WHOM IT MAY CONCERN

This is to certify that **Ms. Shradha Agarwal** student of B. Com(H)-VI Semester in our institute has successfully completed her project work entitled "A STUDY ON CREDIT CARD USAGE PATTERN AMONG DIFFERENT AGE GROUPS IN BAREILLY CITY" for the partial fulfilment of the degree of Bachelor of Commerce (Honors) for the session 2021-22.



Mr. Vivek Gupta
(Project Guide)



Dr. Dheeraj Gandhi
(HOD, B.COM. Department)



Dr. Manish Gupta
(Dean Management)

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

Dean Academics
Faculty of Management
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Registrar
Invertis University,
Bareilly