



ESTD : 1880

CERTIFICATE

MR JOYAN DSOUZA

Assistant Professor and Head

M.Com (Finance and Analytics)

Department of Post Graduate Studies and Research in Commerce

St Aloysius College (Autonomous), Mangaluru - 575003

This is to certify that Project Report entitled "A STUDY ON AWARENESS AND ADOPTION OF UPI FOR DIGITAL PAYMENTS WITH REFERENCE TO DAKSHINA KANNADA DISTRICT " submitted in partial fulfilment of the requirements of the Degree of M.Com (Finance and Analytics) to St Aloysius College (Autonomous), Mangaluru by **Ms SHWETHA B G, 218512**, who has worked under my supervision and guidance and that no part of this report has been submitted for the award of any degree, diploma, fellowship or similar titles or prizes and that the work has not been published in any journal or magazine.

Date: 06.05.2023

Place: MANGALURU

MR JOYAN DSOUZA

Project guide