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DEPARTMENT OF COMMERCE

CERTIFICATE

This is to certify that Mr/ Ms Dr.Smitha DK bearing Name Muhammad Waleed 223246, Muhammad Farhan 223247,Namrata Vinod Kalgutkar 223248,Nancy Dcouza 223249, Neola Maria Lobo 223250 are bonafide student of B Com 2 Semester III (2022-25) batch has undertaken a project work entitled "A Study on awareness problems and prospects of Pradhan Mantri Jan Dhan Yojana Scheme in Mangalore city" in partial fulfilment of the requirements for Continuous Internal Assessment for Semester III and that he/she has worked under my supervision.

Place: Mangalore

Date: 02/11/2023

Project Guide

Dr. Smitha DK

HOD

Head of the Described of Commerce St. Aloysius College (Autonomous) Mangaluru-575003