

CERTIFICATE

This is to certify that the following students of II B.A. section have successfully completed a research project title “**Digital Payments in India: A Study**” in economic as a co-curricular activity, under the guidance of Dr . GANARAJA, Assistant Professor, Department of Economics, SDM College, Ujire, during the academic year 2022- 2023.

Research students

Roll Number	Name
210001	Keerthi R
210002	Nagaraj
210004	Pavithra
210005	Prathap
210006	Rohan S
210007	Tharun S


GUIDE SIGNATURE

Dr. GANARAJA.K.
HOD, DEPT. OF ECONOMICS& RD

**Department of
Economics & Rural Development**
S.D.M. College, Ujire-574 240, Karnataka

DECLARATION

We hereby declare that this student research project entitled "Digital Payments in India: A Study" has been prepared by us during the year 2022-2023 under the guidance of Dr. GANARAJA.K Department of Economics, S.D.M. College Ujire.

We also declare that the result of this research has not been reported and submitted by us for any purposes elsewhere.

RESEARCH STUDENTS

ROLL NUMBER	NAME	SIGNATURE
210001	Keerthi.R	Keerthi
210002	Nagaraj	Naj
210004	Pavithra. C	Pavithra
210005	Prathap. M.M.	Prathap
210006	Rohan. S	Rohan
210007	Tharun. S	Tharun

AS A PART OF THE STUDENT RESEARCH PROGRAMME

2022-2023

CERTIFICATE

This is to certify that the following students of **2nd BA CLASS** have completed the project entitled as **“A Study on Problems faced by Startups in India”** as a co-curricular activity under the guidance of **Dr Ganaraj K**, Department of Economic, S.D.M College, Ujire during the year 2022-23

Roll No	Name
210017	Prakruth S
210009	Jyothi
210008	Simran
210010	Poojitha K
210011	Vijay C
210026	Dhanushree


HOD SIGNATURE


GUIDE NAME AND SIGNATURE

Dr. Ganaraj K

**Department of
Economics & Rural Development
S.D.M. College, Ujire-574 240, Karnataka**

CERTIFICATE

The project titled "A STUDY ON THE IMPACT OF ONLINE GROCERY STORES UPON OFFLINE GROCERY RETAIL STORES IN UJIRE." is a record of original work done by the students of II Semester BA, during 2022-23 under my guidance



Mr. Abhinandana K C Jain

Dept of Economics, SDM College, Ujire

Email: abhinandanjain05@sdmcujire.in

ACKNOWLEDGEMENT

This project work "A STUDY ON THE IMPACT OF ONLINE GROCERY STORES UPON OFFLINE GROCERY RETAIL STORES IN UJIRE." is prepared as a part of the Student Research. We feel it a great pleasure in expressing our thankfulness to our principal for giving opportunity to take up this endeavor.

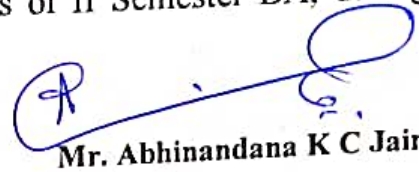
We are highly indebted to Mr. Abhinandana KC Jain, our teacher who has guided this project work and helped us to complete this project. We also express our thankfulness to all the faculty members of Department of Economics and our teachers who are the constant source of inspiration to take up this work.

Lastly we thank all those officials, friends and well-wishers who have directly and indirectly co-operated in our endeavor.

	NAME	CLASS	ROLL NO	SIGNATURE
01	SHREYA	BA-II SEM	200646	<i>Shreya</i>
02	SINCHANA H K	BA-II SEM	200647	<i>Sina</i>
03	KRUTIKA GAJANAN NAIK	BA-II SEM	200648	<i>Krutika</i>
04	LATHESH	BA-II SEM	200649	—
05	NEESHMA	BA-II SEM	200650	—
06	RAKSHA SHENOY	BA-II SEM	200651	<i>Raksha</i>
07	SHRESHTA U B	BA-II SEM	200652	<i>Shreshtha</i>

CERTIFICATE

The project titled **"RETURNS TO COLLECTIVE ACTION BY SELF-HELP GROUPS: CHALLENGES AND CONCERNS OF MICROFINANCE IN INDIA."**
Is a record of original work done by the students of II Semester BA, during 2022-23 under my guidance.



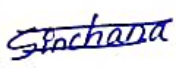

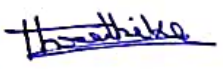


Mr. Abhinandana K C Jain
Dept of Economics, SDM College, Ujire
Email: abhinandanjain05@sdmcujire.in

ACKNOWLEDGEMENT

This project work "RETURNS TO COLLECTIVE ACTION BY SELF-HELP GROUPS: CHALLENGES AND CONCERNS OF MICROFINANCE IN INDIA" is prepared as a part of the Student Research. We feel it a great pleasure in expressing our thankfulness to our principal for giving opportunity to take up this endeavor.

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	NAME	CLASS	ROLL NO	SIGNATURE
01	SINCHANA K S	BA-II SEM	220047	
02	SRIDHRITHI	BA-II SEM	220048	
03	THRUTHIKA	BA-II SEM	220049	
04	VEEKSHA S V	BA-II SEM	220050	
05	SANDEEP N SWAMY	BA-II SEM	220051	
06	HARSHA KUMAR	BA-II SEM	220052	
07	RAKSHITHA R P	BA-II SEM	220053	